

**SOCIAL HOUSING:
SAFETY NET, AMBULANCE SERVICE OR JUST HOME?
EXPLORING THE POTENTIAL IMPACT OF FIXED TERM TENANCIES.**

By

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Abstract

Social housing:

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Exploring the Potential Impact of Fixed Term Tenancies.

Paula Holbrook

The economic downturn and ageing population has caused a rethink of a number of services: social housing providers are, as a result of the Coalition's housing strategy (mainly enacted by the Localism Act 2011), not only considering *who* should be given low cost and secure housing, but for the first time, *how long* people should be housed. Demand is high for social properties and providers are urged to use their scarce resources wisely; however, social housing is popularly viewed as a tenancy of last resort. This thesis explores a new phenomenon: why will the introduction of a policy to fix the term (length) of a tenancy be effective when social housing is considered not only to be the least desirable tenancy, but one that causes personal, economic and social difficulty. Surely, these issues alone would be enough of a stimulus for tenants to leave without any further limitations set by the State or the housing provider, if they were able to?

This thesis uses the case study method to look at, in a highly qualitative way, the lived experiences of a number of tenants who have resided in their social homes for five years on traditional social tenancies. Fixed term tenancies will typically be five years in length and we are still a number of years away from being able to study what the actual impact will be. The issue is explored by understanding what would be the outcomes if the participants *were* on fixed term tenancies. As a result, a hermeneutic methodology was required.

The study found that, good thing or not, fixed term tenancies are not shunned by likely applicants who, at the point of allocation, are not concerned about what might happen in five years' time. In addition, an acute shortage of housing (across all tenures) is reducing the expectations of newly-forming households.

Few tenants would not be offered a further tenancy (at the same or smaller property) at the end of five years as their circumstances are likely to remain largely unchanged.

Author's Declaration

At no time during the registration for the research degree has the author been registered for any other university award, without the prior agreement of the Graduate Committee.

Work submitted for this research degree at Plymouth University has not formed part of any other degree either at the University or at another establishment.

The fees for this study were met by Teign Housing, who also provided access to resources and research participants.

Research training in the methodology and methods of social research was undertaken. A presentation was made to the Plymouth Business School Symposium in 2012. Social housing professionals have been consulted during the preparation and writing-up of this thesis and the findings influenced local housing policy decisions.

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Signed.....

Date.....

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I would like to promise my family I will stay off my computer in the evenings and get out more often from now on.

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Chapter One: Introduction

Housing for people in necessitous circumstances is at a turning point. Caught somewhere between the public and private sector, people who cannot access housing on their own are faced with a chronic shortage of housing; whilst those who can house themselves are struggling to buy homes of their own (DCLG, 2011a) or are at the mercy of unregulated private landlords, charging unaffordable rents (Shelter, 2011). The aim of this thesis is to understand why, if social housing is a tenure of last resort as popularly believed (Monk et al., 2008), there is a need to prescribe who social homes are allocated to, and in recent times, for how long.

This thesis attempts an original contribution to knowledge by highlighting a specific policy (fixing the length of a tenancy), exploring the difference between the choices on offer and what people choose to do. It will be published before the impact of one of the most significant shifts in welfare and social support since Beveridge's Welfare State was first brought about in 1948 can be known for certain, making inquiry both relevant and timely. The research proposal was submitted under a Labour administration, when political pressure on social landlords was, through regulation, to enable choice and empower residents (Cave, 2007). Within months, a new Coalition government was formed and political focus changed: landlords were being asked to 'sweat their housing assets' (Smedley, 2012) and treat homes as a scarce resource, only for those that need it, whilst they need it (CLG, 2011). The short-lived Tenants' Services Authority (TSA), the social housing regulator, was lost in a bonfire of quangos under banner headlines 'The TSA are Toast' (Inside Housing, 24 June 2010), in favour of localism and self-regulation. As a result, the research proposal was adapted to focus on one of the new changes introduced by the Localism Act 2011, specifically, the introduction of fixed term tenancies. Previously, social tenants were granted highly secure 'tenancies for life' (Fitzpatrick and Pawson, 2013). This thesis seeks to understand why, if social housing is the tenancy of last resort (Marsh, 2004, Pawson and Kintrea, 2002, Clarke and Monk, 2011) - as it is portrayed politically and in the media - a policy of fixing tenancy terms might be effective, whilst exploring the impact of the policy, which may change who is housed and for how long.

In order to explain why it is important to explore the current policy shift, this thesis begins by charting out the history of social housing from its philanthropic beginnings, explaining when and why housing became a matter for state intervention and then sets out the key policies. Two distinct paradigms can be described in social housing, the most recent began in the 1970's and can be described as the marketised era (Rhodes and Mullins, 2009). The period prior to that charts the

municipalisation of housing for the poor and was typified by policy-making in response to threats, such as to public health from cholera; and unrest arising from the harsh conditions for the poor (Burnett, 1986). This era has roots in the industrial revolution and began with market-controlled housing. We have seen the pendulum swing from a marketised operational environment of the mass, quickly built and poorly planned streets that became slums to a Keynesian (Marcuzzo, 2006), state controlled policy environment. The right-to-buy social housing from the 1980's marked the reverse swing. This was the only time that housing demand was close to housing supply.

Chapter three compares welfare typologies (Esping-Anderson, 1990) and explains two distinct housing regimes: integrated, where social and private landlords compete; and dualist (Kemeny, 2006). In dualist regimes, access to social housing is restricted to people in need and rents are regulated; as a result social landlords do not compete with private landlords. This is the system found in the UK and the limits to access has meant that the system has become residualised (Clarke and Monk, 2011). The chapter includes some comments about the potential for convergence to a prevailing regime.

Chapter four introduces the research question itself by discussing what impact one of the elements of the Coalition's housing strategy (the possibility of fixing the length of tenants' tenancies) might have.

Chapter five explains why theories of housing are difficult to identify, due to the demand from policymakers for information about specific policies and a drive by interested parties to commission research to influence policy makers (King, 2009). In this chapter, the study's importance is explained. This thesis does not set out to prove or disprove any particular theory, but aims to let the voices of the participants be heard. That said, a number of theories that help narrow down the field of interest are outlined.

In chapter six, the methodology for the study is set out. The chapter justifies why a highly qualitative hermeneutic (Heidegger, 1962) approach has been taken, firstly due to the need for interpretation in order to gain insight in to the impact of introducing fixed term tenancies, and secondly to ensure that the people affected by the policy have a voice that connects with the reader. Hermeneutic phenomenology is well suited to describing humans in their 'average everydayness' (Guignon, 2012), so that human existence is found to be in both meaning and value-laden, characterising a human being as an 'event' or 'life story' unfolding between birth and death. As time passes, statistical and quantitative methods will be useful, but at present, data are unavailable.

Chapter seven presents the narrative of the participants, arranged around the themes that emerged from their case studies. The participants articulated a view that social housing is not, as is commonly believed, a tenancy of last resort (Monk et al., 2006), but highly valued by those who have been fortunate to have been allocated a social home. It is clear that tenants value security of tenure, but a number would like to move home. Moving to another social property is difficult and moving to the private sector is not affordable, has few advantages and moreover, participants did not aspire to leave the social sector. In addition, few tenants will have improved their circumstances to the point that they would have to leave the sector at the end of their first fixed term (in this case, after five years).

The concluding chapter brings together the research findings and returns to current social housing policy in order to make final comments. What is clear is that the pendulum that was set on its way at the birth of the welfare state is likely to be on its return arc. Housing and welfare policy are not seen as fit for purpose in the current economic climate (DCLG, 2011a). The generations that follow are not likely to have the same expectations as those that precede them (Griffith, 2011), and may come to regard the current retired generation as owning most of the private wealth, whilst the working-age generation carry the burden of funding their care (Griffith, 2011). People entering the housing market today are unlikely to expect to enter as owner-occupiers, with sub-letting and lodging necessary even for those on reasonable incomes (Griffith, 2011). Homes, like jobs, are not viewed as things for life and new entrants are more comfortable with adapting to change, with transience (in general) more acceptable. Many will form a 'boomerang generation' (Bingham, 2012) and will return home to form multi-generational households.

We will see from the past that policy-makers have attempted to solve housing problems by implementing a number of strategies to address them, by attempting to bypass, replace and transform housing (Rhodes and Mullins, 2009). However, housing policy has never been recognised as working, effective or providing support and opportunity for those that need it. At each turn, interventions intended to address shortcomings have themselves brought a new set of problems and unintended consequences. Two principle problems remain: housing provision (both quantity and quality) and inequitable allocation of affordable housing. Given the shortage in housing and growth in population, any decision to house one group will exclude another group. In particular, housing only those in most need residualises (Malpass, 1983) the sector, creating further segregation. Allocation policies that address this problem cannot work unless more homes are provided, but resources are so scarce it is only those most in need that are allocated a home. This thesis argues that, against this back-drop, fixing tenancy terms will not address the overall problem of supply.

Chapter Two: A History of Social Housing 1800 to 2011

Introduction

Housing is a universal core human need. However, in the UK, the provision and subsequent allocation of housing is fraught with difficulties, especially housing for the poor. Generally speaking, housing provision for the poor up until the urbanisation driven by the industrial revolution was due to the largesse of the local landowner and their need for workers on their estates. Essentially, housing provision was a hangover from the feudal system which then developed into a system of tithe cottages. Law setting out the rights of the poor was more concerned with protecting landowners than protecting those in need. The twin pressures of an emerging capitalist society and rapid urbanisation led to wholesale changes in housing and according to Tickell (1996), we have witnessed a series of housing related problems since the genesis of industrial cities. Arguably these can be distilled into two key areas: provision, in terms of ownership and volume of suitable and appropriate properties; and allocation, in terms of how and to whom housing stock is allocated.

This chapter discusses and outlines these two key problem eras, which can be marked at the earliest end as a trend to municipalise, and at the other, the trend to marketise. Its starting point is 1800, as it is around this period that Smith (1989) and others mark the beginning of modern Britain. From there the chapter looks at housing development to 1978, typified by the increasing de-marketisation (increasing State intervention and municipalisation) of housing for the poor in an attempt to address problems created by the market. The mid-point of the chapter marks the election of the first Thatcher government which led to a key paradigm shift in housing policy, and a reverse swing of the trend to marketise social housing, in attempts to address problems created by municipalisation (Malpass, 2011). The chapter ends by explaining the housing strategy of the Coalition Government in 2010 and the act that enabled it, the Localism Act 2011.

1800 to 1850 - Industrial Growth

At the turn of the nineteenth century, Britain was seeing the birth of the industrial revolution. The era was typified by unregulated accumulation of capital, defined by rapid expansion in factories and supporting infrastructure - driven by the possibility of making profits without governmental control or intervention (Malpass and Murie, 1994). It was a period of profound change that saw people move northwards and away from rural farming communities, in order to find work in the new industrialised towns such as Leeds, Manchester, Bradford, Sheffield and Nottingham (Burnett, 1986). The industrial revolution was by no means welcomed by all: many feared the loss of traditional jobs

through mechanisation. In 1811, labourers attacked factories in the North and Midlands, these attacks were known as the Luddite riots (Henty, 1886).

The effect of the new industries, combined with an increasing population, led to an unprecedented need for accommodation (Malpass and Murie, 1994). The first official census took place in 1801 and by 1851 the population had doubled from eight to sixteen million people (Anderson, 1988). This growth took place around the areas of industrialisation, which centred on available resources – such as coal, minerals and water (Short, 1982).

Workers rarely owned their own homes, which were generally let by private landlords. Building was unregulated and largely carried out by speculative builders exploiting the need for tenants to be near the factories that employed them (Short, 1982). New homes were built very closely together, overcrowded and usually sharing toilet facilities. Many homes were built as ‘back to backs’, which as the name suggests, were rows of houses with a property either side and at the back (Chapman and Wohl, 1971), separated by a filthy lane. Toilet facilities were likely to be at the end of the street, discharging to open sewers and without running water (Poor Law Commissioners, 1842). Lodging houses flourished, exploiting the poor with high rents and poor conditions.

Many towns were established by industrialists to provide homes for workers in factories, mills, coal pits, iron works and to support the railway industry. Some of these were well planned, but many were no better than the ‘rookeries’ and slums that were being built by speculative builders (Colquhoun, 2013). Some industrialists took a philanthropic attitude to housing their workers by building high quality homes, with leisure facilities: perhaps being aware that healthy workers were more productive (Malpass and Murie, 1994). Others exploited workers by ensuring that food could only be bought in their stores at inflated prices. Good examples of factory towns include Cadbury, Lever and Rowntree. There were also some examples of landowners who set high standards for drainage, street layout and building design; these include Sir John Ramsden who developed the centre of Huddersfield, the Duke of Norfolk who was influential in the design of London’s sewers and the Earl of Stamford, who promoted the development of mill-town Ashton-Under-Lyme. Building regulations were scant elsewhere, but had existed in London following the Great Fire in 1668 (Burnett, 1986).

Life for people employed in the new industries was very harsh, with low-skilled people working long hours in dangerous conditions in exchange for poor treatment and low pay. There were many more families than there were homes available to accommodate them and frequently whole families lived entirely in one room without running water. The lack of hygiene and the density of people living in

slums created conditions for widespread disease and average life expectancy was 39.5 years (Floud and McCloskey, 1994b).

People with an insecure income were frequently paying a much higher proportion of their income on accommodation, paying as much for a space in a lodging house as someone with a stable income would pay for a room of their own. There were many intermediaries who sub-let properties with a 'tail-end' of a lease remaining, which resulted in poorly maintained properties (Darke and Darke, 1979). The Small Tenements Recovery Act 1838 put in place a mechanism for landlords to reclaim property and eject tenants, making tenancies insecure.

As the population rose in large towns, many of those who could afford a horse and carriage moved away from the centres to avoid the congestion and pollution of urban life (Rodger, 1988). The distance better-off people could live away from their work increased due to the establishment of the railways and suburban development began to flourish, with once grand inner city properties now being sub-let to create homes of multiple occupation (Short, 1982).

In addition to working long hours, low-skilled workers were not well paid and there was no safety net for the poor or people unable to work. Prior to the mass migration to the cities, poor people were the responsibility of the local landowner. For those who had moved away from the curtilage of their squire, there was no welfare system and what little regulation that had been introduced provided further protection to those with wealth, rather than support the poor. Relief was mainly provided through the Poor Law Act of 1795, implemented by the Poor Law Commission, which set out that a landowner was responsible for providing relief for the poor in his parish (also known as the Speenhamland system)(Hill, 1970). To reduce the burden, landowners often demolished empty properties to force the poor to live in nearby parishes that were 'open' (no single landowner owning the properties in a parish) (Rose, 1971). Many believed that the Act caused idleness amongst the poor and pressure was brought to introduce the Poor Law Amendment Act, passed in 1834 (Rose, 1971).

The Act allowed the differentiation between the poorly paid labourers and artisans and those believed to be idle and workshy. It was intended to make living conditions in the workhouses established by the Act harsh enough to discourage people from making a life-style choice not to work (Hill, 1970).

During the industrial depression of 1837, many people faced the fear of being forced in to workhouses (Rose, 1971, Hill, 1970) . The working class were beginning to find a voice and in the North, the anti-Poor Law movement was established (Rose, 1966). Social reform was underway, but

voting was confined to those people with higher social standing, until the first Reform Bill of 1832 gave voting powers to those lower in the social and economic scale. Further reforms followed later in the century, but these only extended the vote to middle-class men (Malpass and Murie, 1994). The People's Charter published in 1838 in response to the poor law amendments, which established Chartism, laid the way for the working class labour movement (Hill, 1970). The movement (1837-48) petitioned for further electoral reform but it did not succeed - equal voting rights were not to be achieved until almost ninety years later (Malpass and Murie, 1994).

Social reformers were beginning to put pressure on Parliament to improve housing conditions – not necessarily to make life more bearable, but to address the problems that the overcrowded, unsanitary slums were creating (Malpass and Murie, 1994). A cholera epidemic in 1831 was proving difficult to control and, whilst it was not a disease confined to the working classes, they were the hardest hit (Hill, 1970). The Society for the Improvement of the Working Classes was founded and was known as '5% Philanthropy' due the return on capital received by lenders (Gulliver et al., 2012). The Prince Consort was patron and the intention was to invest money in philanthropic work whilst still providing a reasonable return on investment (Tickell, 1996).

Edwin Chadwick, a poor law reformer, published a report, Sanitary Conditions of the Labouring Population, in 1842 to address the threat to public health (Chadwick, 1842), but it took a change in government to a new liberal parliament to pass the Public Health Act of 1848 (Short, 1982).

So, by the middle of the century, new industrial cities had been developed, largely in the North. This urbanisation and the increase in population had created devastating health epidemics and distanced poor people from their traditional form of welfare support.

1851 – 1918 - Philanthropy and Health Regulation

By 1851, half of the population lived in urban homes, compared to 1801, when 80% of the population lived in rural locations (Burnett, 1986, Short, 1982). The population as a whole had doubled between 1801 and 1851 and had doubled again in the second half of the century, with the urban population trebling. At the turn of the century, only London had more than 100,000 inhabitants, but by 1851 there were ten such cities and by 1911 there were 36. Back to back houses were banned and the Common Lodging Houses Act and the Labouring Classes Lodging Houses Act, both passed finally in 1851, gave local authorities the power to regulate lodging houses and establish lodging houses for the labouring classes (Beresford, 1971).

The second half of nineteenth century saw a number of ineffective acts of parliament in order to attempt to transform housing for the poor (Darke and Darke, 1979), brought about to address the

impact – particularly on the nation's health – of unregulated growth in poor quality housing in the first half of the century (Colquhoun, 2013). In addition, a number of philanthropists and social reformers were beginning to challenge the notion of the 'idle, workshy poor' in order to raise standards.

The Reformers

Rural and urban life was extremely hard, they 'did not live in the proper sense of the word, they merely didn't die' said Canon Girdlestone of Devon (Heath, 1880), writing passionately about life for agricultural workers and those impacted on by the Poor Law (Darke and Darke, 1979); however a number of philanthropists were questioning conventional views about why poor people were poor and the support they needed. The most notable was Joseph Rowntree followed by his son, Seebohm. Joseph was both a chocolatier and a champion of social reform. He trail blazed a number of initiatives such as the first occupational pension and paid leave for workers.

In addition to Rowntree, there were a number of key employer philanthropists who developed their own towns. Saltaire, Port Sunlight and Bourneville are good examples, in addition to others (Colquhoun, 2013, Rodger, 1988). Saltaire was established by Titus Salt and built alongside the River Aire. Each home had its own outside lavatory and he had drastically reduced the noxious emissions at his own mill (Smith, 2003). The layout was well considered and included green and leisure spaces. The town has been credited with influencing the garden city movement, which were carefully designed self-contained developments.

Port Sunlight, influenced by the Art and Crafts movement and William Morris, himself a social reformer, was built under the influence of Lever, later Lord Leverhulme and set a standard for others to follow (Smith, 2003). Leverhulme named the model village after one of his detergent products and he used a variety of architects which resulted in a visually impressive development. Whilst Lever expressed a belief that well housed workers were healthy, happy and that they should share in the company's success, he implemented restrictive rules, believing that workers should not be trusted to drink their share away but to invest in the development of Port Sunlight for their benefit.

The garden village and model village developments inspired Ebenezer Howard and his notion of garden cities (Howard, 1984). He proposed that industry should be zoned and there should a variety of housing, recreational space and good transport links with nearby land to provide food. The first of these was Letchworth, under the guidance of architects Barry Parker and Raymond Unwin. The latter went on to design garden cities well in to the 1940's (Colquhoun, 2013). A further example of a model or garden village built by an employer is Bourneville (Smith, 2003), also influenced by the Arts and Crafts movement.

Not all philanthropists were based in the North of England. In 1890, the Guinness Trust was set up by Edward Cecil Guinness, grandson of the founder of the famous brewer, to provide homes in London and Dublin for the destitute and those unable to afford their own homes. Also in London, William Sutton, who had founded a parcel-carrying business in London's Cheapside, although not known for his philanthropic activities when alive, on his death in 1900 he left his estate to the Sutton Model Dwellings Trust to build homes for the poor across England (Malpass and Murie, 1994). Another example of a London housing association is the Peabody Trust. One of their main aims was to enable workmen and artisans to erect dwellings combining fitness and economy with the latest sanitary improvements; and to become themselves the owners of these dwellings in the course of a stated number of years by the payment of a small additional rent. In practice however, after the first few years it became necessary to make a quick return and it became the policy of the company only to rent their houses - which also retained some control over the estates.

One of the most influential reformers, Octavia Hill, following on from the work of her grandfather Dr Southwood Thomas Smith, triggered a number of pivotal social reforms, in addition to co-founding the National Trust, successfully campaigning for clean air in London and establishing the Army Cadet movement (Bell, 1943). She was the mother of social housing, having persuaded John Ruskin to fund the purchase of three streets in London in 1864. She campaigned in favour of a Dwellings Bill and is also viewed as the founder of modern social casework (Malpass and Murie, 1994). Octavia Hill's consistent, methodical approach, and her use of the trained volunteers she called 'Fellow Workers' laid the foundations of modern housing management (Cowan and Marsh, 2005). Her methods, personal, friendly and supportive, successfully redeemed slum areas and created healthy communities (Hill, 2010). In addition to providing homes, the people who worked for her went on to set up the association that evolved in to the Chartered Institute of Housing. The work of her grandfather not only created a lasting legacy in Octavia, but his work and experiments in establishing the Metropolitan Association for Improving the Dwellings of the Industrious Classes reduced infant mortality at the time (Bell, 1943).

These philanthropists were also influencing key writers and public opinion-formers of the day. Painter Luke Fildes raised attention about the plight of the homeless and poor people by publishing images in *The Graphic* magazine. William Luson Thomas, the magazine's editor and a social reformer, hoped that the images would lead to social action and charity. Charles Dickens saw the images and commissioned Fildes to illustrate one of his books, *The Mystery of Edwin Drood*. Dickens' own past gave him an inside view of life for the poor, having spent a number of years living in the slums of London. As a successful writer, he was able to provide a detailed description of life for the

poor to a new uninformed audience. Dickens not only wrote about life for the poor, he also established a number of charities, including one for fallen women (Burnett, 1986).

Key political figures were also concerned about life for poor people. One of the fathers of communism (alongside Marx), Friedrich Engels was horrified at the impact that living and working conditions had on labourers. He wrote a number of detailed and shocking accounts which led him to speculate 'how can one be otherwise than filled with wrath and resentment against a class which boasts of philanthropy and self-sacrifice, while its object is to fill its purse a tout prix?' (Engels, 2003).

By the later part of the century the building society movement began to grow for respectable artisans and lower-middle class families. These were not the institutions making mortgages available in the same way that we know today, but small groups of people who came together to pay subscriptions from which they would build houses. One of these, the Halifax, was established in 1775 as the Loyal Georgian Society.

There was growing recognition that there was now a housing problem, distinct from a sanitary problem (Malpass and Murie, 1994).

Key Acts of Parliament and Byelaw Housing

Legislation was influenced by a view that the working class could be separated into two groups – the 'residuum', and 'artisans' (Darke and Darke, 1979). There was a fear that providing opportunities for the residuum social group to thrive could lead to the working and upper classes being outnumbered by an inferior quality of national stock, to be swept away in an uprising. The Bloody Sunday uprising of November 1887 provided a vehicle for reformers such as William Morris and Bernard Shaw to argue the plight of labourers in public and in the media. As a result of the work of the social reformers and the impact that squalid living conditions were having on the health of the nation, Parliament stepped in to legislate and regulate significantly for the first time. Acts that dealt with housing conditions were not implemented to improve life for the poor, but to deal with the slums and living conditions that harboured diseases such as typhoid and cholera. The Artisans and Labourers Dwellings Act (Torrens Act) had been introduced in 1868 and empowered town councils and local authorities to clear slums and build new properties (Smith, 1989).

The Torrens Act gave local authorities the power to control the sanitary and housing conditions of their districts and Section 157 allowed them to make byelaws governing the layout, width and construction of new streets, the construction of new buildings, the space around them and the sanitary provisions relating to them (Burnett, 1986). The amendment act of 1890 allowed local authorities to control the structure of floors, hearths, staircases and the height of rooms as well as forbidding the use of rooms built above privies or cesspools (Smith, 1989).

The actual destruction of properties for street improvements, commercial expansion such as offices, and the construction of railway lines, sidings and termini, by cutting through some of the worst slums and rookeries, although for the public good, displaced a large number of people to create similar accommodation elsewhere (Burnett, 1986). However, rehousing was not required by legislation until 1885 making difficulties much worse in the short term.

These acts were enhanced by the Artisans and Labourers Dwellings Improvement Act of 1875 (Cross Act) to compel slum owners to sell properties to councils and enabled builders to access low cost loans from the government. The Act was designed by Richard Cross, Home Secretary under Disraeli's Conservative Government, as part of his One Nation view (Kaufmann, 1975). In 'Sybil' or 'The Two Nations', Disraeli described Britain as 'Two nations between whom there is no intercourse and no sympathy; who are as ignorant of each other's habits, thoughts, and feelings, as if they were dwellers in different zones, or inhabitants of different planets: the rich and the poor.' (Blake, 2012, Wilson, 1998). He set out a view of One Nation, giving rise to the Conservative left wing. Disraeli proclaimed in June 1875 that permissive legislation was a characteristic of a free people (Blake, 2012), but many held a view that the government had failed to act through regulation and that there was a story of legislation having the greatest negative impact on the poorest households (Darke and Darke, 1979). The acts were making life worse for the poor rather than transforming them, clearing slums but creating little incentive to build new homes in their place. In 1874, medical officers of the Royal College of Physicians petitioned the Prime Minister, condemning philanthropy, laissez-faire and enabling powers as useless (Darke and Darke, 1979).

Local authority regulation had a much greater impact on housing than acts of parliament, with the period between 1880-1918 being described as the era of byelaw housing (Burnett, 1986), bringing about important gains in the quality of working-man's housing and on sanitation: piped water becoming common to working class housing in the 1890's. These homes were not designed for aesthetic value and were regimental in street layout, with little allowance for green space or social function.

The most successful act, the Housing of the Working Classes Act of 1890, followed the Report of the Royal Commission of 1885, in an attempt to address increasing pressures. Families that occupied two rooms were now occupying one on the same rent; there were soaring rents and static wages in London. The Act allowed local authorities to build houses, though very few houses were built by local authorities pre-First World War. More commonly improvement and modernisation of unfit properties took place. This included provision of sewerage, sinks and WCs to houses (Burnett, 1986). It is worth noting that the first municipally-financed housing for rent had been built in 1869 at St

Martin's in Liverpool (Burnett, 1986) and mainly occupied by artisans, but in 1896 it was restricted to those evicted by improvement schemes. Not all local authorities welcomed this freedom and in London housing policy was determined by the Progressive Party (an alliance of radical Liberals with some Fabians and Socialists), who thought the schemes were dangerous instances of municipal socialism and limited housing policy to slum clearance and minimal accommodation.

In 1901 Seebohm Rowntree estimated that 27% of Britain's inhabitants were living in poverty, 13% in what he called primary poverty, that is they earned insufficient to obtain the minimum necessities for maintenance of merely physical efficiency, and the remainder in secondary poverty in that they did earn sufficient were it not for a portion of it that was absorbed by expenditure either useful or wasteful (Rowntree, 1901).

1918-1941 - Homes for Heroes and Council Housing

The notion that housing demand could be met by the private sector was being challenged by 1918. There were a number of changes that influenced this change in policy. Firstly, a social conscience was being voiced about the sacrifices soldiers endured after returning from the trenches to homes that were not of a great deal higher standard.

Secondly, during the First World War the only new homes to be built were in relation to munitions factories (Smith, 1989), leading to a shortage in the supply of homes. In order to prevent landlords from profiting from the shortage in housing supply, the Rent and Mortgage Interest Restriction Act 1915 was passed, capping rents to August 1914 figures to prevent increases to interest rates and provide security from eviction for tenants (Orbach, 1977), but made house building of the type of home required for the mass of returning soldiers uneconomic.

Thirdly, there was greater awareness of the impact of squalor on Britain's success as an economic nation, which was described in the 1914 survey in to poverty of Britain (Floud and McCloskey, 1994a). The poor state of the nation's health was widely associated with bad housing, overcrowding and malnutrition. Significantly, in the last year of the First World War, 41% of conscripts were medically unfit for military service (Darke and Darke, 1979). Publications of the time focused on housing standards: the front cover of Reiss's 'The Home I Want' (Reiss, 1919) shows a returning warrior seeking to escape to a garden city development on which many new council estates were modelled.

Finally, politicians of the day would have been influenced by the news of revolution in Russia, following those in Europe in the last part of the earlier century. An earlier revolution in Petersburg

in 1905 preceded the abdication of the Russian Tsar, Nicholas II, and the provisional government was overthrown by the Bolsheviks in 1917 (Swenarton, 1981).

During this period, the need to address the housing shortage and the changes of parties in political control, each producing acts to compensate for the effects of the previous administration, led to many changes in legislation. These changes were led by Walters, Addison, Chamberlain; and Greenwood.

Tudor Walters Report 1917

On the eve of the First World War, over half of the housing stock had been built before the preceding forty years (Cowley, 1979), meaning that many homes were already not up to standard. A committee, chaired by MP Tudor Walters, proposed detailed standards for working-class houses, covering the quality of construction, materials, layout, property density per acre, local amenities and transport networks (Swenarton, 2002). These were translated by the Local Government Board in 1919 into a Housing Manual, giving advice and instructions to local authorities about the terms on which government grants would be available (Colquhoun, 2013). The intention was to build homes that would be of a standard to last sixty years or more and Tudor Walters' vision was to standardise construction (Walters, 1927).

The Addison Acts 1919

The Housing and Town Planning Act required local authorities to investigate housing need and to propose plans to address shortages (Smith, 1989), with the approval of Addison, who was by now the first Minister of Health.

Housing need was set at 500,000 in 1919 (Tickell, 1996), however the Addison Acts failed to produce anywhere near the number of houses anticipated. By 1921, 214,000 had been sanctioned and a mere 170,000 had been built. In response to the slow start by local authorities, private builders were also subsidised to build homes (Burnett, 1986).

The new homes were much more expensive to build than planned (Smith, 1989) and often they were more spacious than speculatively built middle class homes.

Chamberlain Act 1923 and Wheatley Act 1924

The Housing Act of 1923, introduced by Chamberlain whilst he was Minister of Health for the new Conservative Government, firmly placed responsibility for building working class homes back with private enterprise (Orbach, 1977) by enhancing subsidy and stating that local authorities could only build if they could convince the Minister that it would be better if they did. Overall 438,000 homes were built under the Chamberlain Act, of which only 75,000 were by local authorities (Burnett,

1986). The generous standards set out by Tudor were thought to be overly enthusiastic and the standards for grant eligibility reduced the superficial floor areas from in excess of 900 square feet in 1919 to between 750 and 850 square feet after 1923 (Burnett, 1986) .

The Chamberlain Act was only one year old when Labour returned to power and the new Minister of Health, Wheatley, added financial provisions to the Housing Act to restore the responsibility on local authorities to provide housing (Smith, 1989). The Wheatley Act remained in operation until 1930 and provided 508,000 homes and all except for 15,000 were local authority built (Burnett, 1986). Altogether, a little less than 2.5 million homes were built between 1919 and 1934, of these one quarter were built with subsidy (Burnett, 1986).

Although homes built under the Chamberlain Act may not have been as generous or individually designed as those built under Addison, tenants – particularly those removed from slum areas – were delighted with them, although Seebohm Rowntree (Burnett, 1986) noted that some people needed to be trained to live in them. There were stories of families confining themselves to one bedroom in order to heat it, using the bath as a coal store and even using the bathroom as an aviary.

By adopting the principle of building garden suburbs, many working class people had followed the middle classes to move away from the city centres to live and work.

At this time, the typical local authority tenant was a man in a 'sheltered' job which had not been seriously endangered by the depression, who earned slightly more than the average wage and had a family of two young children (Burnett, 1986), with the majority of properties being three bedroomed.

Greenwood Act 1930

In 1929, Labour was returned to office and in 1930 introduced the Greenwood Act (Short, 1982). The purpose of the change was to clear the slums and impose an obligation on local authorities to rehouse those displaced. Those cleared from slums could not afford rents at the same level as workers with reasonable incomes or steady work and the Act allowed for freeing up of rent control, putting pressure to provide smaller (so cheaper to build) homes (Colquhoun, 2013). In addition, the Act introduced a special subsidy for building flats and terminated the Wheatley subsidy, which demanded more space. By 1931, Britain was just recovering from the depths of the Great Depression, following the global depression triggered by the American stock market crash, squeezing the national budget at the same time as increasing the number of people who relied on support.

The Housing Act was further amended in 1935 to simplify administration in to a single housing revenue account (HRA)(Smith, 1989) , providing the additional benefit of cross-subsiding newer schemes from the rents of older schemes (Harriott and Matthews, 1998).

By 1939 the Report of the Special Committee of the National Housing and Town Planning Council reported that there were at least one million unfit and two million overcrowded houses, without improvement since 1918 (Burnett, 1986).

Housing management was beginning to be recognised as a profession in its own right (Cowan and Marsh, 2005), local government officers established the Institute of Housing in 1931 and the Society of Women Housing Estate Managers was established by Octavia Hill's workers in 1932 (Bell, 1943).

By the time the Second World War broke out, the housing shortage identified in 1918 was far from over, due to the oscillation of housing policy to change the focus between public and private enterprise and the rise (rather than the predicted fall) of families (Burnett, 1986). What building that had taken place between the wars was large numbers of housing for sale, in 'ribbon development', alongside the roads leading out of towns. The use of agricultural land fuelled criticism and led to higher density housing after the Second World War (Colquhoun, 2013). John Boyd Orr (Orr and Leitch, 1938) described housing of the working classes on the eve of the Second World War as one third well housed in new, healthy accommodation, a second third inhabiting older 'byelaw' houses, sanitary but lacking modern amenities and comforts and a remaining third in very substandard property, much of it slum or becoming so.

House building during the war was restricted to providing homes for war workers. The shortage of homes was further exacerbated by the destruction of 200,000 homes and a further three million suffering some damage (Smith, 1989). Housing shortages were alleviated by billeting those who had to move for war time employment and evacuation, especially children (Burnett, 1986).

During the war a number of reports were published that dealt with the development of land, including The Barlow Report (Tichelar, 2004), the report of the Royal Commission on the Distribution of the Industrial Population, in 1940 led to the setting up of the Uthwatt Committee (Uthwatt Committee, 1942) which dealt with the development rights of land outside built-up areas (Smith, 1989). Other reports detailed the design and construction of dwellings in readiness for increased post-war building (Tichelar, 2004).

1942- 1959 - Birth of the Welfare State

Following the Second World War the shortage of housing was acute and the State had already accepted responsibility for the provision of housing (Colquhoun, 2013). This period saw huge numbers of principally local-authority homes built and saw the introduction of the welfare state, as a step change in the social responsibility role taken by government, with a greater degree of control over who was allocated social housing (Cowan and Marsh, 2005), differentiating Britain from other economic nations.

In preparation for post-war Britain, Beveridge, who had been influential in introducing old-age pensions and national insurance under Lloyd George between 1906 and 1914, published a report in 1942 (Abel-Smith, 1992). He recommended that the Government should fight the five giant evils of 'Want, Disease, Ignorance, Squalor and Idleness' (Leaper, 1991), but it was not until Clement Atlee defeated Churchill's Conservative party in 1945 that his work was fully taken forward and the Welfare State was born. The National Health Service was established in 1948 alongside the social security benefits system. Beveridge believed that public intervention was needed for economic stability and growth (Abel-Smith, 1992). This view, founded on Fabian principles, was shared by Lord Keynes (Keynes, 2006), after whom the economic theory, Keynesianism, is named. Beveridge sought the advice of Keynes, though they disagreed about who should pay to support the poor: the State or employers. Beveridge saw full employment as the key to economic success (Marcuzzo, 2006) and therefore important for the State to intervene.

By 1945 the State was no longer hesitant about being involved in housing policy (Burnett, 1986) and from then until 1987, approximately 56 housing related acts were passed as opposed to 13 from 1868-1945 (Smith, 1989). Also in 1945, a White Paper on Housing set an objective of a separate dwelling for every family that desired to have one and in 1945 the Reith Committee made recommendations for new towns (Reith Committee, 1946), incorporated in to the New Towns Act 1946, establishing the Minister of Town and Country Planning and followed in 1947 by the Town and Country Planning Act, setting the foundation for the current system of planning law (Smith, 1989).

During the Second World War, 475,000 homes were destroyed or made permanently uninhabitable (Barr, 1958). As many as one and half million homes were repaired as a result of war damage and 150,000 'pre-fabs' (Colquhoun, 2013) – prefabricated two-bedroom factory built bungalows - provided popular homes by the end of 1946, instigated by the Housing (Temporary Accommodation) Act 1944 (Tickell, 1996). In order to encourage house building, higher subsidies were made available to local authorities in the Housing (Financial and Miscellaneous Provisions) Act 1946. The New Towns Act of 1946 enabled the building of twelve new towns by 1950, including Stevenage, Crawley,

Welwyn; and Hemel Hempstead. A further ten, including Milton Keynes, were built in the 1960's (Smith, 1989).

In the years following the Second World War, advances in medicine and a general lengthening of life expectancy maintained population growth. Large scale immigration had taken place as British Commonwealth workers were encouraged to join in the war effort. In 1948, the ship SS Windrush docked in the Caribbean to pick up servicemen from leave and some 500 passengers boarded, not servicemen but people keen to see – not necessarily settle in – Britain. The people who came were known as the Windrush Generation (Smith, 1989). Large numbers of settlers came from the Caribbean, Jamaica, India and Pakistan. Migrants were not welcomed and Sir Oswald Mosley's Union Movement and other groups urged people to 'keep Britain white' and engendered hostility. The Notting Hill race riots in 1959 saw 72 white men and 36 black men arrested.

On the other side of the coin, British people were being attracted to Australia, freeing themselves of the shortage and hardship of the time. The Australian government wished to address their skills shortages by attracting white British people by setting the price of travel to £10 per ticket, hence £10 Poms (Smith, 1989).

In 1948, London hosted the Olympic Games. The 2012 event was seen as a catalyst for change in austere times, lifting the spirits of the nation and creating a reason to make substantial investment in infrastructure. Times in 1948 were also austere and the Games were hosted at existing facilities (Essex and Chalkley, 1998) but still did much to restore Britain's pride. Even for working class people, home centeredness and pride in possessions became a principle pursuit of leisure time. There was a levelling-up of housing standards for working classes and a levelling down for the middle classes through the departure of servants and less formal family relationships (Burnett, 1986).

The Housing Act 1949 removed the obligation on local authorities to build homes solely for the working classes so that balanced communities could be created. Discretionary improvement grants were made available to landlords and owner occupiers of up to 50% of the costs of the approved work (Colquhoun, 2013). Landlords were empowered to raise rents by 6 % of their costs to meet a 'thirty year' standard for dwellings (Smith, 1989). These provisions were further extended in 1954. A new street layout was introduced in 1950, known as the Radburn layout, named after the pioneer of a New York estate (Ward, 2000). The idea was based on the idea of traffic free estates with a perimeter road. Cul-de-sacs provided vehicular access to the sides of the houses, with a footpath round to the front-door (Ward, 2000).

Harold Macmillan became the first Minister for Housing in 1951 when Winston Churchill's Conservative government was elected, under the slogan 'Turning Hope into Homes' (Tickell, 1996). The Festival of Britain was held in the same year to promote a feeling of recovery from the War and showcase town planning and quality of rebuilding (Tickell, 1996).

Amendments to the Housing Act in 1952 under a Conservative government increased the subsidy to local authorities and for the first time, the number of dwellings exceeded the number of households (Smith, 1989). In essence, this was technically a tip in the balance between supply and demand, which however, turned out to be a masked figure and is further discussed later. The Conservative White Paper 'Houses: the Next Step' in 1953 emphasised the role of private house builders in the provision of homes and clearance of slums (Smith, 1989). These proposals were implemented in the Housing Repairs and Rents Act 1954, which encouraged local authorities to focus their attention once more on slum clearance (Colquhoun, 2013).

The 1954 act also extended the policy of linking repair costs to rents and reduced the 30 year standard to 15 years. Tenants were able to apply for a certificate of disrepair to the local authority and 18,000 were issued in the first 6 months alone (Smith, 1989). Housing associations and new homes were exempt from these controls.

Many building developments in the 1950s were high rise homes to replace cleared slums and back-to-back homes, further encouraged by the short-lived Housing Subsidies Act 1956 which lasted for less than one year (Smith, 1989). The Housing Act 1957 consolidated earlier legislation, and for the first time, provided a definition of a housing association. Legal requirements were set for allocation and local authorities could provide mortgages to housing associations.

In order to attract investment in existing rented property, the Rent Act 1957 eased the rent restrictions to the private sector for the first time since 1919 (Smith, 1989). This enabled a few unscrupulous landlords to obtain vacant possession in order to access high rents. The most notable was Perec Rachman and the ensuing Rachman riots led to the Landlord and Tenant (Temporary Provision) Act 1958 being implemented to safeguard sitting tenants, later taken over by the Protection from Eviction Act 1964 (Darke and Darke, 1979).

The House Purchase and Housing Act 1959 further encouraged owner occupation and improvement of older housing, making grants available for eligible properties and by the end of the decade, home ownership stood at 42%, public rented 28% and private rented 30% (Smith, 1989). A marked change over the century before, when most homes were rented privately and publicly rented homes were still a decade away.

1960-1979 - Rise and Fall of the High Rise

Whilst there was some high rise building in the 1950's, the 1960's saw many high rise buildings built due to the number of people that could be accommodated, the reduced amount of land needed and availability of subsidy for high rises (Colquhoun, 2013), although the problems they caused soon became apparent.

The Housing Act 1961 made further amendments to the housing subsidy system to clear slums and improve homes (Malpass and Murie, 1994), however it was the important White Paper Homes for Today and Tomorrow, published by a sub-committee of the Central Housing and Advisory Committee, chaired by Parker Morris, that set out clear standards relating to the housing needs of families (Morris, 1961). It was implemented in 1969 for all council housing (Smith, 1989).

The Landlord and Tenant Act 1962 made rent books compulsory for weekly paid rent and the concept of private sector fair rents was introduced by the Rent Act 1965 (Smith, 1989), fixed by independent rent officers rather than through market forces (Tickell, 1996).

In 1963 Sir Keith Joseph, Housing Minister, predicted the end of slums in the following ten years. Whilst housing shortage was no longer an issue, 37% of households lacked a fixed bath and 8% a toilet. This was worse in older people's accommodation, where 64% were without a bath (Burnett, 1986). However, there was an increase in the ownership of appliances, which were no longer seen as an extravagance or a luxury. Final clearance of the slums was targeted by the Housing Act 1964, which enabled the beginning a process of urban renewal and also established the Housing Corporation (Colquhoun, 2013). The purpose of the Corporation was to channel funding and also to encourage 'housing societies' to build homes for cost-rent or group ownership arrangements, however the costs of these schemes were prohibitive and many developments were switched to fair rent arrangements from 1974. The Housing Act 1980 enabled most occupiers in co-owned schemes to buy on the basis of outstanding debt (Smith, 1989).

Further protection from eviction (to that provided following the Rachman riots) was provided to all tenants, including those under licence, under the Protection from Eviction Act 1964 (Darke and Darke, 1979). For a landlord to evict a tenant, notice to quit must be issued with a minimum notice period of four weeks. A tenant could not be evicted without court proceedings and then implemented by a court bailiff. A landlord or licensor must not do anything, lawful or not, to harass or make a tenant leave.

In 1965, the publication of a White Paper, The Housing Programme 1965-1970 marked a switch in labour policy by recognising owner-occupation as the 'normal' tenure, relegating public housing to

the position of a residual, short term expedient (Burnett, 1986) and introduced an option mortgage and guarantee for low income borrowers who did not qualify for mortgage tax relief.

By the end of the 1960s, some two million immigrants from the West Indies and the Indian sub-continent had settled in Britain (Tickell, 1996) and many migrant families were allocated homes in the less desirable estates. Racially prejudiced white families moved away, leaving estates under-occupied and deteriorating, even though The Race Relations Act of 1965 meant that it was illegal to discriminate on the grounds of colour, race, ethnic or national origins in public places: but the offence was a civil one (Hill, 1970) . In 1976 this was broadened to make discrimination illegal in the fields of employment, the provision of goods and services, education and public functions and established the Commission for Racial Equality was established to implement and oversee the legislation.

Council homes were allocated on a basis of identifying the 'best' most deserving tenant and not on who needed it most, so that there was a selection process to determine who would get the most desirable houses on pleasant estates (Cowan and Marsh, 2005), although attention turned to the impact of homelessness following the 1966 TV drama, *Cathy Come Home* (Loach et al., 2003), featuring a woman and her children made homeless when her husband lost his job. Eventually her children were removed by social services. The play was watched by a quarter of the population (12 million people) and raised issues about squatting, unemployment and the rights of mothers. Whilst politicians believed that the number of homes adequately addressed the number of households required, statistics had included homes not available for occupation, such as second homes, void properties and homes simply out of reach of the rents people could afford to pay (Smith, 1989). The play was believed to have paved the way for later homelessness legislation in 1977 and promoted the work of the newly-formed charity Shelter.

The Leasehold Reform Act 1967 allowed holders of long leases to extend them by 50 years or acquire the freehold. In the same year, the Housing Subsidies Act 1967 overhauled the basis for calculating subsidies, introducing the Cost Yardstick rather than fixed rate subsidies (Malpass and Murie, 1994). This removed incentives for local authorities to build high rises. Also in 1967, the first English House Condition Survey showed 3.8 million homes were unfit or substandard – one in four (Tickell, 1996). General improvement grants were introduced in the Housing Act 1969, recognising the shift in emphasis from slum clearance to home improvement (Colquhoun, 2013).

The social problems outlined above and a loss of confidence in high rises following the partial collapse of Ronan Point, East London in 1968, as a result of a gas explosion, saw this type of building

fall from grace very quickly (Tickell, 1996). Many homes, mainly high rises, during this time were 'system built' - mass produced concrete panels that could be assembled on site (Colquhoun, 2013). They frequently suffered condensation, were poorly assembled and forbidding in appearance (Hastings, 2004). The shared entrances often attracted unsightly graffiti and there were additional neighbourhood problems (Darke and Darke, 1979).

In 1969, Mortgage Interest Tax Relief at Source (MIRAS) was introduced and remained in place until 2000. The scheme allowed home-owners to claim tax relief on their mortgage interest payments and combined with the right-to-buy, encouraged people to buy their own home rather than rent (Muellbauer and Murphy, 1997).

A Conservative party was returned in 1970, with Heath's government encouraging the private sector and reducing the role of council housing and in 1972, the Housing Finance Act changed dramatically the way that rents were set. There was a belief that there were many prosperous council tenants. John Short commented 'If coals in the bath and pigeons in the spare bedroom had been the fear of the early critics of council housing, then the Jaguar in the drive was the enduring myth held by later critics' (Burnett, 1986). Economic or fair rents were introduced in to the private sector, with rebates for those who could not afford to pay financed by those who could (Smith, 1989). The legislation was resisted by many local authorities, which was short-lived and replaced as soon as Labour returned in 1974 (Darke and Darke, 1979).

Following the 1972 miners' strike and the 1973 three day week, a Labour government was once again in power, though this time accepting owner-occupation as acceptable rather than a feature of a capitalist system (Burnett, 1986).

The Institute of Housing was formed in 1974 from the amalgamation of the Society of Housing Managers (established by Octavia Hill's workers) and the Institute of Housing, receiving the Royal Charter in 1984 (Bell, 1943). The professional work of housing officers was being recognised and established, primarily due to the social problems created by the many high rise blocks built to accommodate people displaced by slum clearance (Smith, 1989). These issues had been earlier discussed by Seebohm Rowntree, in the Report of the Committee on Local Authorities and Allied Personal Social Services published in 1968 (Rowntree, 1968). Despite the professionalism and introduction of professional housing management practice, high rise blocks still suffered a poor reputation which impacted on demand for these homes (Smith, 1989).

The Housing Act of 1974 created the Housing Association Grant, which was retained until 1988, and extended the powers of the Housing Corporation so that it could now regulate associations (Malpass

and Murie, 1994). Rent regulation for both private and social tenants followed, with the Rent Act of the same year introducing rent controls that made private renting less attractive for landlords and also a fair rent regime introduced for housing association tenants in 1976 to regulate the rent of social homes.

One third of the population was living in council housing by the mid-1970s (Lowe, 2004). However, the traditional three bedroomed housing stock available for rent no longer matched the housing needs of incoming tenants. There was now a slowing rate of population increase with an increasing proportion of people married. People married earlier, but family size was down from 3.4 children (to women married) in 1900 to 2.2 in 1965 (Lowe, 1991). The average mother was much younger and living longer and there was an increase in single or two person households. The overall effect was a doubling in the number of households.

Whilst the National Assistance Act of 1948 had already placed a duty on local authorities to provide temporary accommodation for 'persons in need thereof', whose homelessness 'could not easily be foreseen' (Anderson, 2004). Though Ken Loaches film, *Cathy Come Home*, brought the plight of homeless people to wide-spread public attention, legislation was not put in place until 1977, with the Housing (Homeless Persons) Act and is widely regarded as a landmark piece of legislation (Anderson, 2004).

Local authorities have a duty to secure housing, providing the household had not become homeless intentionally, they had a local connection; and they were in priority need. Priority need includes those with dependent children, expectant mothers, vulnerable (such as physical or mental health problems, threat of violence and for those between 16-17 years old, at risk of financial or sexual exploitation) and people made homeless due to an emergency such as fire or flood (Anderson, 2004). Those not in priority need are entitled to advice and assistance, such as referral to bed and breakfast or private rented accommodation.

1979-1997 - The Right to Buy

In the previous section we saw the how increasing municipalisation of social housing had created a number of problems which had come about as a result of policies to address the problems with inherently market-related housing policy. Large housing estates and allocation policies to house only those in highest need created areas which housed only the most segregated and excluded in society (Malpass, 1983). Tenants struggled to break free of the stigma attached to the places they lived and new tenants were not attracted to move in, creating residualised ghettos (Hills, 2007).

Council housing as a means of affordable good quality housing was arguably flawed, with tenants having less choice over where they live, more likely to occupy flats at a high density, having less independence to do what they like with their home and not able to accumulate wealth (Balchin and Rhoden, 2002). The Conservatives saw fragmented, remote and bureaucratic local authority housing management adding to the issue of poor design, which was closely associated with 'social malaise', as part of the problem and not the solution to housing needs (Balchin and Rhoden, 2002).

Following the 'Winter of Discontent', Margaret Thatcher's Conservative government was voted in with a promise to reduce public spending and sort out the apparent crisis (Hay, 2010).

The Thatcher years have been credited for the creation of the 'competition state'. State owned housing did not fit well with this approach and though the possibility for tenants to buy their properties was introduced in the 1970's, the 1980 Housing Act extended this right to all tenants with more than three years' residence and allowed discounts of up to fifty per cent of the assessed value of the property, depending on the length of the tenancy. The legislation at the time stated that it lay the foundations for one of the most important social revolutions of this century (Housing Act, 1980), however Gerald Kaufman, Shadow Environment Minister, said that the measures would not provide a single new home and deprive many homeless people or families living in tower blocks from getting suitable accommodation (Balchin and Rhoden, 2002).

The Conservative government believed that placing homes in private ownership would encourage people to take an interest in creating their own wealth and would transform an ailing economy. In some estates, the effect was positive – mixed tenure estates creating a more cohesive community, where the neighbourhood managed its own affairs and raising standards of behaviour. More often than not, though, the effect was not positive, as the properties that were left behind in council ownership were likely to be in the poorest condition and requiring the most investment at a time when public spending was under severe constraint (Marsh, 2004). In addition, the housing management element of local authority housing was criticised for poor professional standards and paternalistic approach (Colquhoun, 2013).

The year 1981 saw the introduction of two important reforms, one to the way that housing for poor people was funded and the other the way that care was provided to those that needed it. Means tested Housing Benefit was introduced that could be paid directly to the tenant to contribute towards renting in the private sector, recognising a shift from subsidising the property to supporting an individual for their needs. From this point, rather than wait for social housing or taking on undesirable social housing, tenants could rent privately and receive a housing allowance. Whilst this

would have the advantage of reducing the stigma on individuals, it might place vulnerable people in the hands of private landlords, who do not have a duty of care towards them.

The Care in the Community scheme was launched in 1981. Opinions are divided, some feeling that supporting people to stay in their homes provides access to a good quality of life for vulnerable people (Knapp et al., 1992). An opposing view is that the scheme is simply a way of providing cheaper care and placing a burden on families to look after those that would formerly have been cared for by the State.

The Mortgage Interest Relief at Source (MIRAS) scheme, introduced in 1968, was increased in 1983 and provided double the tax relief for unmarried couples (Muellbauer and Murphy, 1997). This stimulated interest in home ownership, particularly when coupled with the right-to-buy. (Nigel Lawson, Chancellor of the Exchequer, removed the right for each partner to claim in 1988, but the delay between the budget announcement and implementation caused a hike in house prices that forced large numbers of home owners in to negative equity following the recession of 1991. MIRAS was withdrawn fully in 2000 (Muellbauer and Murphy, 1997).) By 1983, 63% of homes were owned as opposed to 26% in 1945, there was better pay for the working class and a developed social security system; but by 1985 there were almost four million unemployed people. In addition, the Baby Boomers were now setting up home (Muellbauer and Murphy, 1997) and were also having children of their own.

The Housing Act was amended in 1985 and further consolidated in 1988. In summary, the acts of the 1980s established the types of tenure, furthered the powers of the housing corporation, removed private sector rent controls and introduced private finance to fund the building of homes for social rent. For the first time in 1987, housing association completions exceeded local authority figures - helped by no longer needing to meet the Parker Morris standards (Tickell, 1996). This was the era of change for housing associations with two more firsts: mixed funding schemes, combining public and private sources to fund housing association development; and the Housing and Planning Act, paving the way for local authorities to transfer their tenanted stock to housing associations. The Local Government Act of 1988 introduced competitive tendering in order to bring in housing expertise, however 95% of these contracts were won in-house (Balchin and Rhoden, 2002). Up to this point in time, housing associations had been largely niche providers, providing for a distinct client group such as older people or people with learning disabilities (Tickell, 1996). Associations had been able to access grant funding since 1974 and much of their housing stock was recently built or renovated, unlike the existing local authority housing stock built in the 1950's.

The consolidated Housing Act of 1988 made a number of promises: to continue to encourage home ownership, a focus for local authorities on their enabling role separate to the housing management function, to de-regulate private landlords and enable housing associations to access private funding. Tenants were also given more say and could vote for their run-down estates to be transferred to corporations for repair and improvement, under the banners of Tenants Choice and Housing Action Trusts (Colquhoun, 2013).

The Act was quickly followed by the Local Government and Housing Act 1989 (England and Wales) that spelt out how local authorities could use their Housing Revenue Accounts (HRA) and capital receipts. Rather than using capital receipts (such as income from right-to-buy sales) to fund repairs and improvements, 75% had to be used to repay debt. The Housing Revenue Account was also ring-fenced and local authorities with HRAs in surplus could cross-finance Housing Benefit payments.

These conditions energised the housing stock transfer process, known as LSVT – large scale voluntary transfer. The first transfer was the Chiltern Hundreds Housing Association transfer from Chiltern District Council in 1988 (though there were some transfers set up in the early 1980s to deal with stock improvement and New Town development) (Pawson et al., 2010). These transfers were for stock with sitting tenants, though there were some transfers with vacant possession, such as Westminster City Council, which was believed to be politically motivated in order to alter the make-up of the area to secure more votes (Pawson et al., 2010).

Housing Action Trust and Tenants Choice transfers were not popular (Colquhoun, 2013); they were promoted as a remedy for incompetent local authority landlords. Housing associations could not risk a poor relationship with the transferring authority, who had retained their enabling and strategic roles, making it difficult for associations to promote the benefits of transfer. Initially, few others came forward and those transfers that did take place were very expensive – between £50,000 and £100,000 per unit, met by the public purse (Pawson et al., 2010).

Inflation in the UK at this time was rising and creating difficulties on the exchange markets; to control it the Government raised interest rates, leading to a severe slowdown in the economy. Greater unemployment meant that many were simply unable to sustain their mortgage, but frequently even those in stable employment struggled to meet the new higher mortgage payments as interest rates soared. In previous years, low mortgage interest rates, combined with the door closing to new applicants for tax relief for mortgages (MIRAS) created a frenzy and competition for homes high (Muellbauer and Murphy, 1997). The word ‘gazumping’ was brought in to common usage, as vendors made demands for extra money just as contracts were due to be exchanged,

either safe in the knowledge that a new buyer could be found or a new buyer had already put in a higher offer. As interest rates rose, the housing market ground to a halt and many were forced in to negative equity as the value of their home was less than the mortgage secured on it (Muellbauer and Murphy, 1997).

One of the central policies in Margaret Thatcher's election manifesto was to introduce a community charge, better known as Poll Tax. The legacy system made a charge or rate against each property, paid by 14 million households. The new individually levied Poll Tax would mean that 34 million people had to pay. There was significant opposition and challenge about the change, leading to riots on 31 March 1990. Later that year, John Major replaced Margaret Thatcher and abandoned the Poll Tax (Muellbauer and Murphy, 1997) and in 1997, a Labour government was returned, following a General Election.

1997-2010 - Reform Under a Labour Administration

The importance of housing in creating or addressing social problems was again being recognised, both in terms of disadvantage and unrest. The Social Exclusion Unit, set up in 1997, conducted an enquiry in to neighbourhood renewal, which led to a national strategy in 1999 (Social Exclusion Unit, 1998) and in the same year, Lord Roger's 'Urban Taskforce' report promoted the role of housing associations in addressing the problem (Urban Task Force, 1999). The Macpherson Report was published in 1999 inquiring in to the racially motivated murder of Stephen Lawrence in 1993 (MacPherson, 1991) and the Race and Housing Inquiry was set up by the National Housing Federation in response. By the time it was published, the role of housing in the 2001 race riots was recognised (Phillips et al., 2005).

Following years of declining investment in housing, the Combined Spending Review of 2000 set government expenditure to double since 1997. In addition to reviewing the amount of money spent on housing, the individual support systems were under review. Funding for vulnerable people, now primarily supported in the community was changed; the funding, known as 'Supporting People' focuses on the needs of the individual. Funding schemes included support for older people, people fleeing domestic violence, those with learning difficulties, drug and alcohol support and other interventions to help support independent living. The mainstream system of support, Housing Benefit, was also reviewed and came under criticism from the National Audit Office, who questioned the administration of the system. The service provided by some local authorities was found to be very weak, particularly in preventing and detecting fraud (Stephens, 2005).

Social housing could now be described in three forms, one with its roots in the second half of the 19th century as a result of the work of the social reformers and philanthropists of the day (Tickell, 1996), leading to what is now known as the traditional housing association sector. The other two forms of social housing are local authority (sometimes managed by arm's length management organisations, ALMOs) and large scale voluntary transfer (LSVT) (Pawson et al., 2010). Control was retained through high levels of regulation to ensure that the public's interest was protected. In addition to protecting public funds, the purpose of regulation was to increase focus on choice and satisfaction, as with a number of other public services, through publications such as Every Tenant Matters (Cave, 2007).

Transfer

Many transfers were simply the floating off of the housing management function to a new housing association set up specifically to receive stock, rather than transferring to an established landlord (Pawson et al., 2010). Generally, the local authority housing director headed up the new association, with staff whose time was mostly dedicated to housing transferring under TUPE (transfer of undertakings, protection of employment) legislation (Pawson et al., 2010).

By taking control of the housing management function, senior housing management stood to gain from transfer, becoming masters of their own destiny as opposed to at the mercy of the elected members (Pawson et al., 2010). Transfers could not go ahead without a public ballot and there were instances where transfers were blocked by tenants who were not convinced that their interests were met. Tenants needed to be persuaded that services would be maintained or improved.

One of the most significant drivers of transfers was the ability to secure finance, particularly as a result of the Decent Homes standard, introduced in 2001. When local authorities improved their stock or develop new housing, the costs were included in the public sector net borrowing requirement (PSNBR), now the public sector net cash requirement (PSNCR), even though loans were repaid from rental income. The PSNCR is the difference between income (such as from taxes) and the costs in a year. The Treasury uses the PSNCR to calculate the nation's financial health. This figure is seen a critical indicator of the national economy and linked to inflation, hence governments are under significant pressure to drive down expenditure which thereby constrains investment.

The transferring stock was sold to the receiving housing association by raising private finance secured against the housing assets, usually repaid over thirty years. The finance covered the tenanted market value (TMV) which was paid to the selling authority and a sum to pay the cost for repairs and modernisation. The rental income was then used to repay the loan. This took funding outside of the scope of the PSNCR. The local authority used the TMV to repay loans (such as Public

Works Loans) and other debt that they had incurred associated with owning and developing their own housing stock. Until 2004, surpluses were paid to central government to cross-subsidise Housing Benefit. After 2004 surpluses were directed to fund the major repairs allowance (MRA) and by the end of 2008 more than £475m had been created from excess transfer receipts (Pawson et al., 2010).

The money raised to finance some transfers was insufficient to make the necessary repairs and improvement in a number of cases, either in that it did not cover all of the debt held by a local authority (and was known as 'overhanging debt') or the housing stock had a negative value; Generally both situations existed together. Funding was made available to pay local authorities' overhanging debt and gap funding to pay housing associations from the ERCF (Estates Renewal Challenge Fund). Funding was pared back after 2006 and by 2008, £600m had been paid out (Pawson et al.) However, not all local authorities sold their stock, some authorities retained stock-holding and housing management, and others placed delivery of the housing management function in the hands of specially-set up arm's length management organisations (ALMOs) in order to transform the quality of housing management and address improvements in housing standards (Pawson et al., 2010).

All local authorities retained their duties in meeting housing need and addressing homelessness in an enabling role, regardless of any stock holding (Anderson, 2004). They carry out this role with a range of providers: national companies with philanthropic roots (known as 'trads'), such as Guinness, Affinity Sutton, Sovereign and Sanctuary; local niche providers such as alms-houses and church groups, in addition to the stock-holding or LSVT provision (Tickell, 1996).

A view that social housing is large estates of grey pebble-dashed houses or high rises is now only part of the picture. In areas such as Teignbridge, half of the ex-local authority stock has been sold, creating mixed tenure estates. A typical estate comprises approximately fifty per cent social housing, with the remainder split between owner-occupation and private renting. The privately rented homes were originally bought under the right-to-buy and now let by landlords owning a small number of properties. Some have bought properties for income and investment; others converted to buy-to-let mortgages to let a house they had previously occupied, as a result of two households forming (new partners who both have homes), or as a result of difficulty in selling a house. In addition, new developments are frequently built as mixed schemes. Section 106 of the 1990 Town and Country Planning Act required land-owners to invest some of the planning gain (the increase in land value as a result of consent) to create benefit or address the impact of the development (Crook et al., 2011). It could mean making a contribution to the local schools, improvements in affected

roads and junctions and usually requires a proportion of 'affordable' properties to be built. These are properties for social rent or shared ownership and usually reserved for people living or working in the area.

Reform

In addition to covering development of housing and standards of homes, policy and regulation also controlled the way that housing providers managed tenancies, in a drive to transform the sector. Referred to as the housing management function, it includes allocation, rent; and now, anti-social behaviour. National policy also legislated for the homeless duty and Housing Benefit administration, but these responsibilities fall to the local authority and not the housing provider, although providers need to work with local authorities to assist with discharging these duties. In 2000, the main elements of housing management were identified for reform and transformation.

Until the mid-1990s the focus of control was primarily on municipally-owned rental housing (Marsh, 2004), 'social housing' being coined to cover the umbrella term for providers offering not-for-profit rental housing. 'Difficult to let' estates had emerged in the 1970s and low demand in the housing sector was an issue (Marsh, 2004), although the right-to-buy had removed two million dwellings from the sector (Muellbauer and Murphy, 1997). Sales systematically favoured better quality properties (Marsh, 2004) and the social renting sector had come to be regarded as the 'tenure of last resort' (DETR, 2000). In order to address issues of choice and access – the allocation system was very bureaucratic – and to introduce market tensions, the Green Paper, *Quality and Choice: A Decent Home for All* (DETR, 2000) was published. The reform agenda addressed choice based letting, the decent home standard, rent reform and a pilot to reform Housing Benefit. Dealing with each in turn:

Choice Based Letting - Access

In order to introduce choice to the 'market', the choice based letting (CBL) scheme was proposed. The theme of 'choice' was not confined to housing, for example 'Choose and Book' (intending to place patients in control of their own NHS treatment) (Walford, 2006) and also increased choice in selecting schools. Instead of local allocations teams making decisions, eligible applicants (and current tenants for transfers) select a property they would like to 'bid' on. These properties can be advertised in the press, newsletters, online or in providers' offices. After the closing date, allocation officers shortlist tenants according to band (the rank given according to need and urgency) and other material factors such as time on the list and appropriateness of their current accommodation. Often other criteria apply, such as age group for sheltered property, and frequently in rural areas, a proven local connection.

In contra to the 'choice' ethos, the Blair government set a target that 25% of local authorities should have such as system by 2005 (Brown and King, 2005). The policy itself was top-down and imposed an agenda on social landlords, tenants and applicants. Pressure to introduce choice was also brought to bear by the Audit Commission and Housing Corporation.

The choice based lettings system was developed in Delft, Netherlands in the later 1980s and early 1990s and became known as the 'Delft model' (Brown and King, 2005). It was implemented in England from the late 1990s. The Green Paper noted that a barrier to choice was the rent differential for largely the same property and this is discussed below.

In social housing, whilst the CBL system has been marketed to make tenants believe that they have choice, where supply is limited and quality poor it has done no more than place responsibility on (often vulnerable) individuals to find their own home. Particularly older people found this transition to take ownership for meeting their housing need bewildering. There are also barriers for people whose first language is not English or who are not computer literate as they are expected to bid on homes themselves and manage the system. The greater benefit may not come from choice but in transparency: the bidding process is spelt out and usually feedback is provided on the band and wait-time of the successful bidder.

Rent Reform - Pricing

Prior to 2000 a range of rent structures were in force, depending on how a dwelling was funded when built. By providing funding to the 'consumer', even though this was paid by Housing Benefit, the differences between local authority and social housing rent was accentuated (Marsh, 2004). The government made a commitment to make rents fairer and less confusing. (Marsh, 2004, DETR, 2000). Target rents were calculated and social landlords were given a period of time (by 2013 for local authorities and 2018 for housing associations) to converge rents.

The formula for calculating target rent used a notional national rent level, adjusted for local manual earnings levels, the open market value and number of bedrooms. Whilst weighted towards the local manual earnings, in reality county earnings vary much less relative to the national average than do property values (Marsh, 2004). The implication is that relative target rents for different properties are likely to be affected more by property values than by local earnings (Marsh, 2004). This meant that target rents do not address ability to pay, but sets rent at the levels supported by the local property market.

Housing Benefit Reform- Subsidy

Housing policies focus on the need to provide affordable housing and in the UK a subsidy system, Housing Benefit, is in place. Introduced in 1983, it pays rent to the landlord for social housing

tenants or a local housing allowance is paid to tenants in private rental. In 1988, the scheme narrowed, so that it became tightly focused on providing a safety net for householders on very low incomes (Stephens, 2005). Frequently paid to the landlord, it distanced tenants from the cost or value of their dwelling. Focus until the mid-1990s made significant changes in the system to move subsidy away from bricks and mortar to funding individuals on the basis of need, but from the mid-1990's attempts were made by governments to contain costs, questioning the safety net objective (Stephens, 2005).

Torgersen described housing as the wobbly pillar of the welfare state (Torgersen, 1987). Stephens challenged this notion, stating that in Britain, Housing Benefit had become one of the central pillars of housing policy as well as a major element in the social security system (Stephens, 2005). The benefit enabled the funding agreements required to enable the Large Scale Voluntary Transfers that formed many modern housing associations. It can also be accessed by people in the private rented sector and is relatively inexpensive – though difficult – to administer. The system aims to address post-rent income, so that the cost of housing is removed from individual's financial concerns. A major flaw in the system is that it does not provide any incentive to address under-occupation, that is when a household occupies a home with more rooms than deemed necessary. Although the system is not linked to tenure, some Pathfinder schemes did trial awarding subsidies in line with need, which the household could keep if they decided to move to less expensive accommodation (Stephens, 2005), however the value of a tenancy for life was still not factored in to the intervention. The challenge with housing subsidy policies is to ensure that the system is well-balanced: not so generous that it shelters households more than necessary and not so economical that it does not properly address the affordability problem (Turner and Elsinga, 2005).

One of the weaknesses of the system is the fear that it causes an unemployment trap, where the cost of taking low paid employment could make a household worse off (Marsh, 2004). Attempts have been made through Family Tax Credit and Working Tax Credit to address this problem, but the disincentive also lies in the 'passported' benefits (Stephens, 2005) – benefits that use the receipt of Housing Benefit as grounds for eligibility: free school meals for example. There is little evidence to suggest that the link is proven (Stephens, 2005).

The difficulties in administering the system were identified by the Audit Commission (Audit Commission for Local Authorities, 2002), reporting that Housing Benefit was a service that many councils struggle to deliver well, where large backlogs had developed causing a spiral of unopened mail, unprocessed claims and unanswered queries. The difficulties have been recognised to be due to high volumes of payments, the difficulty of keeping track of every person's circumstances; and the

opportunity for dishonest representations (Audit Commission, 2001). However, whilst it is difficult to deliver it is relatively cheap and ranks the cheapest of all the benefits – when comparing the cost of administering to the value of benefits – and when looking at the cost per claim, Housing Benefit ranks favourably (Stephens, 2005).

In an assessment of the three reforms (rent, choice-based-letting and Housing Benefit) the article, *The Inexorable Rise of the Rational Consumer? The Blair Government and the Reshaping of Social Housing*, (Marsh, 2004) put forward that the three were limited in success in that tenants in the social rented sector do not react in the way expected, according to a neo-classical life-cycle model (MacLennan and Tu, 1996). Tenants did not downsize in order to reduce their rent or improve the quality of their home and were less mobile when compared to tenants in the private sector. The reason put forward by Marsh was that behavioural economics (Genesove and Mayer, 2001) provided a better explanation than life-cycle theory.

Decent Homes

Successive governments have been concerned about the condition of social housing homes since the first intervention in building Homes for Heroes in 1919. Providers have responsibility to make sure that their homes are of sufficient quality and appropriately managed. For LSVT providers and stock-holding authorities, investment in housing standards was their highest priority at this time. Traditional providers, whose stock was a mix of mostly relatively new and some older properties, were not facing the same difficulties as they did not own such large estates all built at the same time and now requiring improvement.

Further to the 1985 housing fitness standard, the Decent Homes standard was introduced in guidance form in 2001 and was one of the most significant drivers in triggering the transfer of homes to LSVTs and ALMOs. The target was to eliminate all ‘non-decent’ housing by 2010 (Ginsburg, 2005).

A dwelling was fit for human habitation unless, in the opinion of the local housing authority, it failed to meet one or more of a range requirements which included having appropriate sanitation, facilities for cooking and food preparation, heat light and ventilation, free from damp, structurally stable and free from serious disrepair.

The Housing Act 2004 replaced the Housing Fitness Standard with the Housing Health and Safety Rating System (HHSRS) to provide a healthy and safe environment. The HHSRS standard is applied to private landlords as well as social landlords and is meant to eliminate hazards rather than set a standard which has to be achieved (Stewart, 2002).

Regulation

In the late 2000's, Government focus highlighted the need to review regulation in a number of public sectors. Each review came under a similar banner, that of focusing on the needs of the individual. Every Child Matters became the most widespread, until the term was banned in 2010. It was the name of a Green Paper in 2004, as a result of the Laming enquiry in to the sad death of Victoria Climbié (DFES, 2004). The resulting Children's Act in 2004 addressed a number of issues, most notably the joining up of public services, each having one piece of the jigsaw that could identify that a child was being abused or in danger of abuse.

Other 'Every ____ Matters' include Every Learner Matters and Every Patient Matters. In 2007 Professor Martin Cave published a review of social housing, though titled Every Tenant Matters, it is more commonly known as the Cave Review (Cave, 2007). Commissioned by the Secretary of State for Communities and Local Government (CLG) to review regulation, it paved the way to set up the Tenant Services Authority to add tenants' interests to the scheme of regulation. These interests were short-lived and taken over by the localism agenda and Big Society following the election of a Coalition government.

Local authorities, ALMOS and housing associations were subject to inspection by the Audit Commission. Failure to achieve a satisfactory inspection result could halt the supply of Decent Homes funding for ALMOS and development funds for housing associations. The Housing Corporation, which had regulated the sector for over forty years (1964-2008) and funded the construction of 1.25 million homes (Murie, 2008) had remained substantially unchanged. Regulatory requirements were set out in the Corporation's Registration Criteria and the Regulatory Code and Guidance. The Corporation used a traffic light system (the colour green denoting regulatory compliance and viability) and used statutory powers to gain compliance.

The Cave Review opened with a question about the need for regulating social housing, answering it by explaining that tenants could experience poor housing and low quality service. Poor supply had created a system in which tenants could not switch and were put at risk of poor treatment by providers, who faced limited pressures to offer good service and choice, or even to operate efficiently (Cave, 2007). This, he stated, was a result of delivering housing at affordable rather than market prices. In addition, the report identified the profound impact that social housing has on a locality and a need to protect the interests of the taxpayer.

The regulatory system at the time was not seen to be ineffective, having raised standards for homes, converged rents and expanded choice based letting. Tenant satisfaction was just under 80% and had remained static for a number of years. Tenants reported through the Report of the Tenant

Involvement Commission that they wanted their associations to get the basics right before 'going the extra mile'. However, complaint handling had not seen significant improvement and too few inspection results indicated an ambition to excel. Some housing providers still did not provide the quality of basic housing services. Furthermore, the Hills review (Hills, 2007) found that 39% of council tenants and 33% of housing association tenants would prefer to remain in their own home, although 46% and 45% respectively would prefer to be owner occupiers. Hills concluded that figures for dissatisfaction with social housing were disappointing in several respects.

Cave also identified 'policy passporting' in his case for change. This is the use of regulation to implement government policy decisions. Whilst use of regulation to achieve policy objectives was not criticised, the lack of certainty provided about the extent and cost of policy burdens was. The Better Regulation Committee identified this issue as the main cause of 'regulation creep'. The Cave review found that no single approach would work, but recommended to pursue a combined approach based on eliminating unnecessary regulation, encouraging co-operative activities such as voluntary benchmarking, a risk based approach from the regulator based on data from providers and retaining an ability to respond if tenants are at risk or if providers were financially endangered.

Cave felt that 'place-shaping' was a critical role for housing providers, but that this was outside the scope of regulation. He recommended that this was a role firmly for local authorities, accepting that social housing providers had great impact and responsibilities. Cave recommended that this should be regulated through Combined Area Assessments. The review did not cover strategic housing, homelessness and the private sector housing roles undertaken by local-authorities.

In response to the Cave review, the Housing Act 2008 paved the way for the Tenants Services Authority (TSA) to take on the role of regulator across the social housing domain in 2009. However, following Labour's fall in the 2010 election and a switch to a new Conservative/Liberal coalition government, the TSA's demise was announced as part of the cull to drive down public expenditure and reduce bureaucracy. This was the only time that matters of tenancy management and the supply of new homes were separated.

The TSA consulted widely with tenants and stakeholders to revise the standards by which a landlord's performance was measured and inspected against (Tenant Services Authority, 2009). The system in use prior to revision was a prescriptive range of KLOEs (Key Lines of Enquiry) that spelt out in detail what good provision looked like (Lam, 2008). The KLOEs were replaced by a National Standards Framework, which will be discussed in the following chapter.

In addition to transforming the quality of homes and the services provided, housing providers were gaining responsibility for transforming social cohesion in the areas where they manage stock. This role includes place-shaping and community development, and since the introduction of the Crime and Disorder Act 1998, an active responsibility for addressing anti-social behaviour committed by their tenants. The Act introduced the Anti-Social Behaviour Order (ASBO), a civil matter dealt with by magistrates' courts. ASBOs deal with behaviour likely to cause harassment, alarm or distress where it was necessary to protect people from further behaviour. Orders contain specific prohibitive instructions and breaching an ASBO is a criminal offence. Housing associations frequently work in local community safety partnerships, led by the police, in order to take a more joined-up approach in their area. However, though providers have been successful in securing ASBOs, offenders have a high rate of breaching them and doing so has been considered a badge of honour. Baroness Newlove, whose husband was murdered by vandals in 2007, wrote a report 'Our Vision for Safer and Active Communities' (Newlove, 2011) in 2010, urging local people to take more of a stake in addressing anti-social behaviour.

May 2010 – 2011 - There's No Money Left

By May 2010, on the eve of a General Election, housing policy was set against a back-drop of economic recession. Social housing providers were now operating as independent and important contributors to the local economy and had transformed to behave in a much more commercial way; however, still reliant on government funding to build new homes and closely controlled by regulation. The Labour government was concerned with further driving up standards in social housing, through regulation, by making tenant involvement a key element of the regulatory regime (Cave, 2007). Following the election, this focus fell away almost immediately.

Potentially the most powerful line written this decade was that by Liam Byrne, former chief secretary to the Treasury, to his successor following the May 2010 General Election, 'Dear Chief Secretary, I'm afraid to tell you there's no money left' (Appleby, 2010). The words were a sound-bite for the new age of austerity and arguably have made it easier to make the changes that are being made to the welfare support system appear more palatable.

Social housing has an important role in an economy seen to be failing - for a number of reasons. Firstly it provides low cost homes for working people whose low-paid work would make private rents unaffordable (Cowan and Marsh, 2005), secondly, the rent regimes can ease the burden on the welfare state in many areas where social rents are significantly lower than private rents (Malpass and Victory, 2010) (for example, London and the South); and thirdly, house-building is viewed by the current Government as important for stimulating the economy (DCLG, 2011a). In addition, social

housing providers are not as exposed to the vagaries of the economic climate and are frequently large and stable businesses. Social housing providers typically have good credit ratings, having many unencumbered assets (homes) with capacity to increase their gearing and borrow against them to build further new homes (Pugalis, 2011).

In addition to this economic role, the previous Labour administration identified the importance of social housing in developing sustainable communities, as often one of the largest businesses with the most influence in place-shaping in a district (Cave, 2007). Social housing providers have also taken a role in addressing anti-social behaviour, working in partnership with the Police to take action through anti-social behaviour orders and injunctions (Flint, 2006). Providers are increasingly being recognised for their role in neighbourhood renewal and urban regeneration (Hull and Cooke, 2012) and included in multi-agency child protection work (Barton, 2002). Unfortunately, whilst it is recognised that social housing has an important role to play, the perception of the sector is that it causes and harbours the problems the nation faces (Freud, 2007).

Eric Pickles, in his role as Secretary of State for Communities and Local Government and Grant Shapps, when he was Minister for Housing and Local Government, both criticised the sector for not sweating its assets (Pugalis, 2011) – increasing gearing (proportion of debt to equity) - to the maximum levels to build new homes; and providers have been labelled as ‘coasting’. Both Labour and Coalition governments agree that social housing providers have not done enough to empower people to improve their circumstances, believing that too many are left to languish on benefits, with generations of workless families setting poor examples for younger people and creating a culture of welfare dependency (DCLG, 2011a). Practitioners, in their defence, believe that these issues are a result of successive housing policies, such as selling off homes through the right-to-buy, residualising housing estates, and a duty on local authorities to house people by rewarding vulnerability (Lupton, 2011).

The Coalition administration, in their housing strategy (DCLG, 2011a), described a housing market that was far from perfect, with home ownership out of reach of newly forming households and as a result, demand for privately rented properties high. They set out their strategy for addressing these problems in a new housing strategy.

Laying the Foundations: A Housing Strategy for England

David Cameron and Nick Clegg set out their housing strategy in the foreword to the Coalition’s paper, *Laying the Foundations: A Housing Strategy for England* (DCLG, 2011a), criticising Labour for not building homes and forcing young families to live in cramped conditions without much hope for owning a home of their own. They believed that the housing market was one of the biggest victims

of the credit crunch as 'lenders won't lend, so builders can't build and buyers can't buy' (DCLG, 2011a). The strategy goes on to say that social housing must be a springboard for social mobility, rather than trapping people into patterns of worklessness and benefit dependency.

The strategy stated two main aims; firstly to drive local economies and create jobs, and secondly, to decrease the numbers locked out of home-ownership. More than ten interventions were detailed to encourage development.

Two changes impacting on council-retained housing were also introduced: by reforming the way that council-housing is funded and by re-invigorating the right-to-buy for council tenants and pre-transfer LSVT tenants, this time with the promise of replacing sales on a one-for-one basis – although on closer inspection, the income derived from each sale is unlikely to fund this ambition.

This change to the housing duty marked a shift in attitude to housing that was seen as something settled and for life. A local authority can now end their duty when they are reassured that the person or family are adequately housed for now, whereas previously the duty did not end until an offer of a social property was made.. Whilst social housing tenants and home-owners have been able to consider their home as somewhere for life, the change places more households in the private renting sector, where they have to adapt to a worry that they may be given notice, usually six months, at any time.

The pre-existing allocation legislation said that certain people must be given 'reasonable preference' (additional priority) for social housing. These were people owed the homeless duty, people in overcrowded, unsatisfactory or unsanitary conditions, people who needed to move on disability, medical or welfare grounds, and people who needed to move to avoid hardship to themselves or others. Whilst these people had priority on the list, anyone could apply to be added to it – even people who owned their own home – although the numbers on the waiting list mean that frequently these people have little chance of success or have to wait many years. The strategy adds a new group of people, service people, to those given preference. Harking back to Homes for Heroes, the strategy wished to recognise the housing needs of these people and families who, due to being posted overseas, frequently are unable to demonstrate the local connection needed for housing eligibility.

Overcrowded families are given priority on the waiting list and are eligible to bid on or be allocated a more suitable home and will comprise a significant proportion of the 1.8 million people currently on the waiting list (DCLG, 2011b). The waiting list itself is also identified for action in the strategy. Sometimes the list is used to argue demand for new development – although using the list to

calculate the need for new homes is fraught with danger. Firstly, it is often used to argue for a number of dwellings, not the number of right-sized, fit for purpose dwellings actually in shortage. The numbers who over-occupy compared to the numbers who under-occupy is a good example of this issue, as are disabled people on the waiting list as they are currently living in properties not adapted for their needs. These people are inadequately housed, not without housing. Secondly, the list contains people who are not adequately housed according to their own needs, not people who are unable to find housing at all. Using the waiting list in this way can only be an aspirational measure and would lead to poor demand. A short waiting list indicates that people are able to satisfy their own housing need, however in the current economic climate, safe-guarding those who cannot meet their own needs is likely to be considered the most affordable approach. As a result the strategy proposed, through the Localism Act, to empower local authorities to identify their own housing priorities and also to manage waiting lists so that only those households with a realistic chance are allowed or encouraged to apply and local authorities now able to add their own preferences – which could include families in work or people making active contributions to their community. The strategy sought to encourage councils to make sure that social housing supports work, rather than locking people into dependence.

This new approach to allocation fundamentally challenges the role of social housing. Instead of housing those in most need, local authorities can return to the days when social housing was allocated to those they felt deserved it most. Without a corresponding increase in the supply of social housing, this could mean that desert is placed ahead of housing need. It raises the question of who social housing is for – previously for those who could not meet their housing needs on the open market - now this role is not clear. The Institute for Public Policy Research does have a suggestion for a new role, further to that suggested by Cave, which goes beyond housing by desert and suggests social housing should be used to shape and engineer communities. The influential think-tank, through their publication, *Together at Home*, a new strategy for housing (Hull and Cooke, 2012), posit that social housing should be recast as a force for shaping local communities and housing markets rather than an instrument of welfare policy, starting by separating the allocation of social housing from the duty to meet housing need. It is likely that the charitable status of many housing providers would prohibit them from taking this stance, if their objects are to house people in necessitous circumstances. The paper also recommends that the distinctions between private and social renting be levelled so that there is more security in the private market and more flexibility in the social sector. Other commentators have been more restrained in their response to the strategy, with the Rowntree Foundation highlighting the risks and threats of the reform, saying that it adds to complexity rather than addressing it (Keats, 2011).

Up to this point, new social housing was funded mostly by government grant, with providers funding as little as 20% of the build and acquisition costs. This approach allows very low rents as housing is capital funded up-front rather than revenue funded high rent levels. The advantage of this type of system is that a social asset is created that can be used for many years at relatively low cost, reducing the rent burden on low-paid families and reducing the benefit burden on the State. However, it does mean that capital investment is needed up-front. The new model provides very little public subsidy so that public capital is only used to gap-fund to just about makes a scheme viable. The bulk of the money is raised on the open market through a range of vehicles that could include loans, bonds and pension funds. The money to repay these loans is then raised by charging near-market rents. The model is known as affordable rent. Rent levels are not expected to be any more than 80% of the market median and, for example, in Teignbridge this means that a typical three-bedroom property on a social rent of approximately £80 per week would cost approximately £140 per week. All new social property that relies on public subsidy are to be funded this way until 2017 and a further bid round has been announced.

The money raised against the rental return of new builds alone is insufficient to finance the new build schemes and a number of existing properties on social rents schemes need to be converted to affordable rent in order to make building schemes viable. Someone charged higher rent for a brand new home might not mind, however a family moving in to an existing older property may find it unacceptable to pay more rent for exactly the same property as their neighbour and receive exactly the same service.

In effect, the affordable rent scheme transfers the funding of social housing from a capital scheme to a revenue scheme. Both models have merit; however changing path after many years has difficulties (Malpass, 2011), particularly at a time when the welfare bill is under close scrutiny. Whilst finance is raised on the open market, the loans are serviced by payments either by tenants or Housing Benefit. The strategy did not recognise this issue and providers were later restricted on the number of social rent conversions they could make.

The affordable rent model was proposed to include a fixed term tenancy, although it is up to providers to decide if affordable rents are charged against a periodic (lifetime) tenancy or a fixed term tenancy. Margaret Thatcher introduced the statutory lifetime tenure for social housing in 1981 and since then all social landlords offer periodic tenancies and councils secure tenancies. Both afford a tenancy for life as long as no tenancy breaches are committed, whilst giving succession rights under specific circumstances. They are often preceded by a starter tenancy. However, in the private

sector, assured short-hold tenancies are not as secure and tenants can be given two months' notice to quit at any time, providing the correct process is followed.

Limiting the length of a tenancy has the potential to change the landscape of social housing, although social housing providers and local authorities can decide to implement the policy.

Conclusion

The chapter has set out two key eras, the earlier one beginning in the industrial revolution and the second beginning with the formation of the welfare state.

The industrial era saw poorly-paid workers moving to be near newly-built, mechanised factories. These workers needed to be housed and speculative developers profited by clamouring to build new cities, creating densely populated and poorly sanitised slums.

Following the First World War, it was recognised that the market could no longer be relied upon to fund the deficit in housing needs, although large-scale building did not begin until after the Second World War. Whilst initially well received, social housing became residualised and seen to be problematic, a problem furthered through the right-to-buy, which saw large numbers of the better quality housing stock sold to tenants able to afford to buy their homes.

Since the 2010 election, the future of social housing has changed direction. The housing strategy, new regulatory regime and localism agenda have taken the focus off tenant empowerment and engagement and changed it to financial viability and governance – not in terms of maintaining a good housing service, but to develop new homes; and questioned the very role and purpose of social housing. In addition to housing the most vulnerable, providers are steered, through the local tenancy strategy, to prioritise allocation in different ways and with less secure forms of tenancy. The allocation of social housing is firmly seen as underpinning a welfare dependency culture and the strategy, to house those in need has been qualified with 'for as long as it is needed'. Focus has once again returned to increasing the supply of housing provision – to support the economy, rather than to feed a demand for social housing and, through the reduced focus on tenant choice and empowerment, there is a risk that once again, the quality of provision might be affected.

Having arrived at the point where the history of social housing has been described in detail and explained briefly the concept of fixed term tenancies, the next chapter provides a comparative approach to the welfare typology and housing regime in the UK with those seen elsewhere, before leading in to a chapter that explains why exploring the notion of fixed term tenancies is important.

Chapter Three: Housing Regimes

Introduction

In the last chapter, the history of English social housing was described. This chapter will define the types of housing regimes that can be seen and contrast them to the regime in England. Literature on the topic frequently uses Esping-Anderson's (1990) welfare typologies as a starting point and applies Kemeny's (2006) classification of housing markets. This chapter will start by following the same course and then pick out key work to illustrate how unique the English social housing market has been in developing a large social housing sector, let on a residual only basis (Kemeny, 2006).

There are a number of variations of welfare and housing regimes, each shaped by the nation's individual history - and with the Second World War often featuring as a key influence. The typologies centre on two main dichotomies: the role of the state versus the role of the market; and universal access versus selective access, on the basis of need. The chapter will close with a discussion about the direction of travel of English housing policy; and the potential for convergence towards a prevailing regime.

Welfare Typologies

Frequently, literature discussing welfare systems use Gosta Esping-Anderson's welfare typologies, described in his work 'The Three Worlds of Welfare Capitalism' (Esping-Anderson, 1990). The work is often used to introduce discussions because it broke new ground when first published and because of its simplicity, although it has also been criticised for the same reason (Allen, 2005). In comparative housing studies, discussion often then moves on to the work of Kemeny, to spell out the types of housing regimes.

Classical political economists were pre-occupied with the relationship between capitalism and welfare; that is, the relationship between the market and the state (democracy). The main question was the extent to which the class divisions and social inequalities created by capitalism could be undone by democracy. Economists set out the key variables of class, state, market and democracy, with basic propositions about citizenship and class, efficiency and equality; and capitalism and socialism.

Key theories were systems/structuralist, institutionalist and class mobilisation. The systems/structuralist approach argues that social mobility, urbanisation, individualism and market

dependence (as a result of the industrial revolution) destroys social support such as the family, church, noblesse oblige and guild solidarity. Marxism, a structuralist approach, put forward that the welfare state was an inevitable product of the capitalist mode of production. The perspective indicates that the state will emerge as the modern industrial economy destroys traditional social institutions – but this does not explain the 50 to 100 year lag in the development of welfare states (Esping-Anderson, 1990).

The institutional approach is not based on social agents or class (and is in this sense institutional). The theory sets out that the voting majority will favour social distribution where there are market weaknesses or risks, or a variation, where the median voter attracts party competition. This in turn will attract public expenditure. This approach does not explain why welfare states were least developed where democracy arrived early (such as United States, Australia and Switzerland). The power of the median voter does have some credence, as in agrarian nations dominated by small businesses, votes were used to reduce and not raise taxes; whereas authoritarian states were better placed to impose high taxes (Esping-Anderson, 1990).

The class mobilisation thesis argues that the balance of class power does more than alleviate the current ills of the system, that social rights, income security equalisation and eradication of poverty that a universalistic welfare state provides are necessary for unity and strength. Social democratic welfare states have been traced to strong working class movements where political alliances have been formed with farmer organisations. Sustained democracy has come to depend on the formation of new working class-white collar coalition.

Esping-Anderson sets out that the development of welfare systems was based on the historical background of political activities, particularly with regard to coalition building. The traditional working class has hardly ever constituted an electoral majority and the structure of class coalitions have been more decisive than the power resources of a single class, hence class mobilisation is not seen to be a more influential cause of the development of welfare systems than political coalition building. He sets out that the criteria for defining the differences between welfare states are the quality of social rights and social stratification; in addition to the relationship between the state, market and family. There are distinct regimes clusters and decommodification differs between them - these differences developed between 1973 and 2002 (Esping-Anderson, 1990).

Esping-Anderson picked up Marshall's concept of social citizenship and Titmuss's classification of the welfare state defined as a combination of democracy, welfare and capitalism (Lennartz, 2010); setting social citizenship as a basic concept, comprising social rights and social stratification.

Social stratification is the system which is an active force in ordering social relations. Welfare systems, such as social insurance, can in themselves form a type of stratification as they consolidate divisions between wage earners and accentuate an individual's status in life.

Welfare states are differentiated by the extent to which access to welfare is provided as a social right and the extent to which there is a complex society stratified according to class, status and power. In addition, arrangements between the state, market and family also cause variations in regimes (Esping-Anderson, 1990). Regimes are either universal (available to everyone) or selective (only for the most needy), differing in their degree of decommodification, which is when a service is provided as a matter of right and individuals can exit from the labour market with little or no loss of income. A regime with a high degree of decommodification might provide disincentives to engage in work, so that the welfare system can be seen as a system of stratification in itself (Esping-Anderson, 1990). Esping-Anderson identifies the different arrangements between state, market and family, which cluster around three regimes types: Liberal, corporatist-statist and social democratic.

Liberal welfare states provide means-tested assistance, modest universal transfers or modest social-insurance plans. There is some incentive to opt for welfare instead of work. Liberals take the standpoint that the market can address matters of inequality, class and privilege and that state intervention can only get in the way of the equalising process of competitive exchange. In addition state intervention creates monopolies and is inefficient. Liberal regimes are described as *laissez-faire*, providing little protection beyond the cash nexus (Esping-Anderson, 1990). In liberal regimes, democracy disrupts market mechanisms.

Corporatist regimes were not based on competition but discipline, suggesting that an efficient production system would be superior to the market in addressing the interests of the state, the community and the individual. The regimes emerged in reaction to the French revolution and rights were attached to class and status rather than social rights. Corporatist welfare models were often developed and provided by guilds and labour associations and paid for through deduction from wages. They preserve class and status differences, as benefits can vary according to the status of the labour association, which reinforces stratification. The systems are found in mainly continental Europe (such as Germany), which did not take the same turn after the Second World War as in liberal regimes (Lennartz, 2011). They are found where Catholic and conservative states were strongest, as corporatist regimes preserve a notion of family support by only intervening when family support has been exhausted (Esping-Anderson, 1990), hence the state has a subsidiary role. Non-working wives are excluded and family services such as day care are under-developed.

Social democratic regimes were based on the principle that welfare provided a condition for economic efficiency and that people needed welfare resources, such as health and education, to participate as effective citizens. Social rights are extended to the new middle classes and high standards are promoted rather than the toleration of dualism between the state and the market. This means that manual workers have the same rights as white collar workers and civil servants under one universal insurance system and benefits are graduated according to accustomed earnings. The regime focuses on the individual rather than a dependence on the family. Costs are heavy and require full employment to cover them.

Esping-Anderson describes the social democratic model as the father of the contemporary welfare state debate – parliamentary class mobilisation as a means for the realisation of the socialist ideals of equality, justice, freedom and solidarity. Esping-Anderson was not as concerned about what causes a welfare regime as he was about how they are clustered, although he notes that the influence of political coalition building, particularly where small family farms dominated and there was also a reliance on large pools of cheap labour, resulting in political allegiances. Following the Second World War, the growth in middle classes became influential. In social democracies, the benefits were tailored to the expectations of the middle classes whilst retaining universal rights. In Anglo-Saxon nations the middle classes were not attracted to the state (and taxes) over the market, creating a dualism and extensions to the welfare state are resisted due to the electoral importance of the middle classes. In corporatist regimes, socially segregated social insurance programmes institutionalise support for the middle classes.

In the preceding chapter, we could see that there were two turning points in the development of the British welfare state, firstly a change away from the feudal system as a result of the industrial revolution when moved people away from the protection of their squire, who was previously responsible for the poor in his parish; and secondly, the introduction of Beveridge's welfare state in 1942, building on the Liberal welfare reforms between 1906-1916.

When individuals moved away from the curtilage of the squire, they also moved away from family support and the support of their local community. Poor Law provided the welfare system, but as was discussed in the last chapter, law favoured those who had responsibility for paying for it and life was harsh for the inhabitants of work-houses.

Beveridge introduced means-tested universal access to welfare support, funded by social insurance payments. We have already discussed that the drivers for the paternalistic approach was the concern about the men returning from the Second World War – firstly for their health and secondly,

concerns about uprising. This type of liberal welfare regime developed mainly in Anglo-Saxon states, from about this time. It caters to working class people and the limit of welfare provides some incentive to take welfare instead of work; and combined with elements of social rights, small de-commodification effects are observed. In this type of regime, the market is encouraged, either passively or actively (Esping-Anderson, 1990).

One of the shortcomings of liberal regimes is that most people are excluded from benefitting from them, meaning that they are not just unpopular, but stigmatised. They reinforce the notion of deserving and undeserving poor, which underpinned the preceding Poor Law. If costs are high, they are unpopular with tax-payers, although systems are relatively low cost due to their quality and limits to access. Welfare is provided at minimal levels and it is possible to buy services (such as pension, health and education) from the market (Lennartz, 2011).

Decommodification Index

Esping-Anderson's decommodification index is the extent to which welfare services are free of the market. In a highly decommodified regime, welfare services such as education and healthcare, are provided to everyone rather than traded and accessed through the market. Based on the decommodification index, Esping-Andersen divided 18 OECD countries into the following groups (Esping-Anderson, 1990)

1. Social Democratic: Denmark, Finland, the Netherlands, Norway and Sweden
2. Corporatist: Austria, Belgium, France, Germany, Spain and Italy
3. Liberal: Australia, Canada, Japan, Switzerland and the US
4. Not clearly classified: Ireland, New Zealand and the United Kingdom

The index has been criticised for its simplicity and further studies have developed and proposed alternative or more detailed classifications (Lennartz, 2010). The original index included data on pensions, sickness and unemployment benefit – but not housing or education. This is the case for much research about the welfare state and the explanation is thought to be the ambiguous role that housing plays within the wider welfare state (Lennartz, 2011), straddling both the state and the market (Kemeny, 2006). Housing is primarily provided by market suppliers and is seen to be the least commodified, with the role of the state so complex that it is difficult to quantify and statistically test the relation between housing and the welfare state (Lennartz, 2010). There are few typologies in use to describe this type of housing policy, but the most widely accepted is the one proposed by Jim Kemeny (Lennartz, 2011), which defines two types of rental systems.

Whilst researchers in social housing frequently concern themselves with what causes people to enter social housing and then what stops them from leaving, Kemeny was more interested in describing the nature of housing regimes, though he noticed that the percentage of owner occupiers does not reflect the countries' relative prosperity. He also notes that the more that social housing is separated from the market by policy measures, the poorer its tenants (Kemeny, 2006).

Housing Regimes

Kemeny struggled to map his typologies to those of Esping-Anderson. He notes that Esping-Anderson gives the Nordic countries their own special place, due to their high degree of decommodification and a social-democratic regime (Kemeny, 2006).

Kemeny describes two rental regimes: dualist and integrated. A dualist rental system is where there is a strong preference for owner-occupation and rental housing has two polarised tenures – private and social. The private tenure works as a market and is driven by profit, supply and demand. It will be largely unregulated. The social sector will be regulated, with housing owned by the state or social organisations such as industrial and provident societies or charities. Rents are usually charged at cost and limited supply means that social housing functions exclusively as a safety net for the poor (Lennartz, 2010). The system is usually found in Anglo-Saxon countries, Norway, Finland and Iceland. The UK and Ireland have relatively large public (social) rental sectors and a smaller private renting sector (although this gap has now closed), whilst in USA, Canada, Australia and New Zealand, the situation is reversed.

Integrated markets are where social and private housing compete on the open market. Owner-occupation is not strongly preferred and rental is considered a viable option (Lennartz, 2011). Social housing providers are able to compete due to being historically established by grant or government subsidy, which are then withdrawn. As a result social providers can charge lower rents, due to being set up as not-for-profit organisations with low levels of debt. In order to compete, private providers need to offer similar rents. These low rents help control the market broadly, as owner-occupying is not seen as quite so attractive – unlike in the UK, where the 'heat' of an owner-occupied market can pull-up private rental prices correspondingly, whilst social rented properties remain unaffected due to highly regulated rents. The system is seen in Germany, Sweden, Denmark, the Netherlands, Switzerland and Austria. Kemeny calls this *market non-profit* (Kemeny, 2006).

The integrated system was first developed in Germany, following the Second World War. Social housing providers were established and then as the organisations matured, subsidies and regulation were phased out until they were able to compete on the open rental market. This means the social

providers, shaped by a legacy of regulation which became imprinted on their ethos, own housing stock funded through public subsidy. High security of tenure is offered at low rent and available to the general public. The effect has been to create competition for private rental providers, although the proportion of social stock is diminishing (down from 15% to 7% by 1981) (Lennartz, 2011).

The critical difference between the two systems is access. In the integrated rental market, non-profit renting is accessible to the general public. In a dualist system, non-profit housing is confined to the poor. Kemeny calls this *command economy means-tested public-renting* (Kemeny, 2006).

In the dualist system, tenants in the unregulated and profit-driven private rental market have few rights. People in non-profit housing have greater security of tenure, but are cut-off from the market through rules that limit access. Historically, public sector housing has been badly managed and tenants have been treated in a paternalistic way. The public housing sector was set up to protect the open market from competition.

Kemeny identifies two metanarratives in housing research: the 'state versus market' dichotomy and the 'natural versus artificial' dichotomy (which he also describes as the 'freedom versus tyranny' dichotomy) (Kemeny, 2002b), noting that the relationship between the state and the market lies at the heart of housing research and described the key thinking behind the two metanarratives at play: a neo-liberal view that the free market is the hero of the narrative and state intervention was a mistake; or a Marxist and Fabian liberal view that the state is the heroic or white knight of the narrative, riding to rescue the poor. These are Lockesian views in which the market precedes the state. He notes an absence of a Hobbesian view in housing research (Kemeny, 2002b), which is that the state is a necessary precondition for the existence of markets.

The second dichotomy, 'natural versus artificial' reflects a view that owner-occupation is the 'natural' form of tenure, conferring maximum freedom, whilst public renting is an unnatural and alien state imposition (Kemeny, 2002b). At the 'artificial' end of the dichotomy is an argument that true choice lies in the freedom to own, to rent privately or to choose other non-profit tenures (such as public housing, not-for-profit housing provided by a specially constituted organisation; or co-operative tenant ownership). Of course, for there to be a true choice, there has to be sufficient and universal access to these 'artificial' tenure options.

The metanarratives are highly influenced by Anglo-Saxon thinking that states intervene at the point that the market is unable to (or unable to profit from) (Kemeny, 2002b), in this case by stepping-in to build 'council housing'. Due to the sale of social housing through the right-to-buy, there is a

distinct residual market in the UK. The nature of allocating social housing and this residualised role chimes with a view that public housing in the UK is not a choice but a safety net.

Home-ownership is important to discuss in this context, because of a wider impact: on the welfare state, on approach to taxation policy; and family decisions and choices. There is resistance to tax where home and car ownership is a priority (Kemeny, 2005). Younger householders struggling to pay a mortgage (and pay for a car, where home-ownership is distributed away from transport networks) oppose high tax levels that are necessary to fund extensive welfare provision (Lennartz, 2010); However, as these younger householders get older and go on to clear their mortgages (and possibly inherit assets from their parents), there are two further considerations: asset-based welfare and familialism (Stephens et al., 2015).

Asset-based welfare is a reliance on individual or families' own cash or assets (either in the form of sale or equity release) when support is needed, rather than rely on the welfare state to provide opportunities or for a safety net.

Castle noted (in 1985) that where home ownership was high, welfare states are generally poorly developed (Kemeny, 2005), and calls this 'the really big trade-off' between home ownership and welfare. Kemeny picked up Castle's work twenty-five years later to see if declines in welfare could explain increases in home ownership as a means of coping with poverty and ill-health in old age, particularly in previously integrated housing markets where levels of home ownership were low (Kemeny, 2005).

He highlighted the assumption that home ownership was simply a question of wealth that was increasing everywhere as living standards rose, but noted on closer analysis that a number of 'rich' countries such as Switzerland, Germany, the Netherlands, Denmark and Sweden had low rates of ownership. Kemeny set out his interest in the agency-structure problematic (Kemeny, 2005); and as a starting point questioned the assumed relationship between home ownership and high material standards of living. He commented that where long-term housing policy strategies structured rental markets in such a way as to make renting unattractive (he adds the word 'repellent') as a lifelong commitment, there is a frantic scramble among the young to escape renting or even renting at all, even between the parental home and first home. He describes this as 'front-end loading' household debt in relation to the household's lifecycle (Kemeny, 2005).

Castles had challenged Kemeny's own earlier work and that it might be possible for the relationship between welfare and housing to be the other way round: is it a weak welfare state providing an incentive to home ownership, versus a well-developed state tax crowding out the possibility of

saving for private ownership? Kemeny notes that things had much changed by 2005, Reaganism, Thatcherism, other *isms*, the greying of society and the privatisation of welfare means more households are forced to make provision for their old age. He notes that there are many other ways to protect ourselves from 'grey poverty', which includes longer-term savings and a private pension to complement public provision (Kemeny, 2005).

Forrest has a different view. He recognises that changing aspirations, rising affluence, fiscal pressures and ideological hostility had combined in different ways to reduce significantly the role of social housing, having little relevance for contemporary societies (Forrest, 2014).

In summary, among the 'never socialist' EU countries, there is a broad relationship between household types and welfare regimes, so that in liberal countries familism is strong; However at the other extreme in social democratic countries, where the state is strongest in terms of welfare provision, indicators suggest that familism is weakest (Stephens et al., 2015). Many Western economies are reliant on high and increasing house prices and it is difficult to deal with a situation of decline, which would be seen as lowering people's economic perceptions and therefore as having a negative influence on economy.

Post-socialist housing is of interest here, because of its relevance in understanding path-dependence in social housing, which will be discussed in greater detail toward the end of this chapter. Since the communist system collapsed in Central and Eastern Europe, a defining feature of the post-socialist housing market has been mass-privatisation, leading to a state legacy welfare in the form of debt-free home ownership (Stephens et al., 2015). Housing had formed a key nexus in socialist economies with an almost absolute reliance on the state; but whilst rents were exceptionally low, families filled the gap in the absence of any other welfare system (Stephens et al., 2015). Since all housing was social, the main form of stratification was access to social security and privileges. It was practically impossible to avoid housing becoming part of the reward system (Szelenyi, 1987) and housing was split between state housing and self-build owner occupation.

Post-socialist states are divided between those that have high ownership and low debt (familial) and those with low ownership and low debt (characterised as 'state developmentalist'), but many of these have been under transition (Stephens et al., 2015), so that familial housing might be the result of family helping with resources, or because of mass-state privatisation to tenants creating low debt and high ownership.

Housing Allowances

Housing allowances are not just a facet of liberal policy, but are extensively used in social democratic and conservative regimes (Griggs and Kemp, 2012). Allowances can be income-related (means-tested) or universal. In the UK, housing allowances are distributed in the form of Housing Benefit, a means tested benefit that is of a suite of complex, which are in the process of being changed to Universal Credit. New claims made by working age people will be assessed and one single payment will be made to the household. The purpose of the change is to simplify a complex system and 'make work pay' by easing the transition between benefits and work – seen as a major disincentive of the current system. In addition, a key feature of Housing Benefit has been that rent is paid directly to social landlords, keeping tenants free from the risk of arrears, but distancing householders from the costs of their housing. Under Universal Credit, housing costs are paid directly to tenants who then need to pay social landlords, who have as a result, found their arrears initially increase. Early results indicate that the new system is popular with people who are undertaking full or part-time work, but difficult for more vulnerable people.

Housing allowances are demand-side, in that they pay the householder money to cover their housing costs, rather than supply-side, in that the housing provider is subsidised to build properties and homes let at a reduced rent. In the UK, the model is mixed in that housing allowances can be paid to householders in private or social rented properties. In privately rented properties, the housing allowance covers a higher demand-side cost. In social rented properties, a householder may be living in a property that has lower rent due to supply-side funding, as well as have their housing costs met through demand-side housing allowances.

Housing allowances might appear to reduce the stigma that subsidised housing might have, in that people will not necessarily be clustered in residualised neighbourhoods, but this may not bear out where the supply of social housing is so limited that people in need might be housed in properties that are less attractive to people who can afford higher rents. Housing Benefit and Universal Credit do not cover all of the rental costs of privately rented properties, but a local housing allowance at around the 30th percentile. This means that householders will not be able to choose even average-priced properties, so that homes are likely to be less than average in some ways or other – quality, size, location and attitude of landlord are likely to affect the level of rent that the market will withstand. Private landlords can be reassured of a rent-cushion as they will know the level of rent that benefits will pay.

Ultimately, housing allowances are a move away from capital up-front investment in bricks and mortar, to revenue payments made to households to help contribute towards (or pay entirely) their

rent. In the housing strategy launched in 2011 (DCLG, 2011b), it was announced that new housing development would be financed on low levels of gap-funding, with providers required to raise the finance needed on the market and charge higher, so-called affordable rents (at 80% of market rent) to help towards the cost of finance. The higher charge would not provide enough income to service the debt and existing social housing is converted to affordable rents to prop-up the income needed to cover costs. If social housing providers had been allowed to carry out as many conversions as they needed to fund their build programmes, the Housing Benefit bill would not have been able to take the strain and, as a result, providers were limited to only charging affordable rents where they had schemes that were approved by the Homes and Community Agency.

Changing Path

The affordable housing programme illustrates the practical difficulties in changing path. These difficulties can serve to slow down or even stop the rate of change. Other difficulties include the possibility of following administrations reversing or softening policy decisions made by preceding ones, decisions made in short term political interests; and particularly where no political ideology dominates, a 'watering-down' of the most contentious elements. A good example of a policy that was stripped down so that only the issues of least objection remain was the Home Improvement Pack (HIPs), introduced in the Housing Act 2005, in order to address the high numbers of transactions that did not proceed to contract following an offer being made and accepted on properties for sale in England and Wales. The purpose was to have all the documentation needed for an exchange of contracts when a property was offered for sale, rather than the buyer and their solicitor gathering together all the information once an offer had been agreed. This caused delays and many abortive sales due to new information coming to light, buyers withdrawing their offer or a new bidder arriving on the scene. In Scotland, the information is already available up-front and an offer constitutes a form of contractual obligation.

The new scheme was highly unpopular with the building industry, estate agents and solicitors – despite the policy appearing to resolve a lot of the difficulty experienced by the market. Buyers' solicitors did not want to rely on surveys they were not in control of producing and estate agents were not comfortable with the home condition reports being available at the start. By 2011, only the least contested element remained. This is the Energy Performance Certificate (EPC), which arguably is not likely to be the most important driver of a decision to purchase a home, and was certainly not the cause of abortive house sales as they did not exist before the legislation.

So, policy intentions may not be implemented in a coherent or strategic way, whilst 'Formal institutions' (policy and law) change much faster than 'informal institutions' (values and norms)

(Fitzpatrick and Pawson, 2014). In addition, there is little work that explains the rationale for the emergence of different housing systems and indeed, there may not be any deliberate rationale at all (Lennartz, 2010).

In Germany, the Ordoliberal route set out a path of maturation. Ordoliberalism describes the post-War social market economy, where Germany took an active role in controlling the market. Over time, Integration between private and social housing enabled competition between all types of landlords, which has resulted in a dampening effect on market rental levels (Lennartz, 2010). This makes housing costs robust to external shocks on one hand and raises the quality of housing on the other; Furthermore, rented housing can compete with the price of owner-occupation, sustained by tenure neutral housing policies (Lennartz, 2010).

The post-social and Ordoliberal paths and destinations are markedly different; however whatever path is determined (or evolves), Kemeny believes there is no happily ever after as the state will always play a subordinate and secondary role to the market (Kemeny, 2005). When the market cannot profit from housing, the state intervenes and policy is just a shifting equilibrium between the state and the market. In addition, as the price of one housing choice rises (as a result of unmet demand) householders will substitute their choices to more affordable options.

These different regimes can be tolerated as there is no specific reason for European housing policies to change or to converge: Article 34 of the Union's charter of fundamental rights allows member states to determine their own approach, in accordance with its traditions, cultures and state intentions. In order to combat social exclusion and poverty, the Union recognises and respects the right to social and housing assistance so as to ensure a decent existence for all those who lack sufficient resources, in accordance with the rules laid down by Community law and national laws and practices (Peers, 2001).

Whilst EC regulation does not seek to converge housing policy, as a result of the Altmark ruling (Klasse, 2003) and the later Monti-Kroes package, a door to a more universal approach to social housing might be closed, or at the very least, need some effort to pry open. That said, the later 2011 Almunia's draft did abandon the more restrictive definition and applied less binding provisions on social housing (Messola, 2011).

The ruling introduced an Altmark test, this is the European Commission law that sets out the criteria for payment for public services by a state to be deemed as free from state aid (Klasse, 2003). The purpose was to ensure that states did not upset the equilibrium of the market so that it paid (compensated) providers for the costs of providing the service plus a reasonable profit. Services of

general economic interest (SGEIs) are excluded. Initially, social housing was not considered an SGEI, which meant that housing costs should be purchased and not state aided. Dutch difficulties lead to eligibility criteria being introduced in 2005, known as the Monti-Kroes package, which introduced a more restrictive definition of 'providing housing for disadvantaged citizens or socially less advantaged groups, which due to solvability constraints are unable to obtain housing at market conditions', which excludes social housing as a universalist aim, although the 2011, Almunia's draft removes the restrictive definition of social housing.

This ruling does not restrict English social housing policy in its current form, as the aim is to provide a residualised (safety-net) service. The housing strategy of 2011 (DCLG, 2011a), whilst recognising the disadvantages of this type of system, further determined the role of social housing as providing a springboard or ambulance service – so that those whose circumstances improve leave. There are two main possible outcomes as a result: with only (increasing concentrations of) those in need remaining, social housing will become further residualised; or, social housing will become an episode in a housing career, with an expectation that sufficient assets are accrued by older-age in order for individuals and families to support themselves. A further model might evolve, due to the pressure on households to cover their own costs of care as they age, which might be a reliance on the State for housing and other welfare support once their own reserves are exhausted or handed on to their children to give them a hand-up.

If Forrest's (2014) view is taken in to account, (that is changing aspirations, rising affluence, fiscal pressures and ideological hostility has combined in different ways to reduce significantly the role of social housing and are now viewed as anachronisms with little relevance for contemporary societies), the result might also be significantly diminished demand for social housing.

In exploring where the future lies, is worth noting the importance of historically grounded accounts: power and ideology are mediated through existing institutional structures, so reform is subject to path dependency, which may either be a source of divergence or at least 'soften' convergence (Stephens et al., 2015).

Earlier in the chapter, the post-socialist transformation/transition of communist housing was highlighted as an example of where state intervention has been re-figured. It is of interest here in reflecting on the difficulty of changing path when making major policy changes and in this case, embarking on a path of transferring housing to social providers was reliant on setting up appropriate financial structures (Stephens et al., 2015).

In post-socialist housing, the change was more spontaneous than intentional, though the World Bank recommended a marketisation of the sector, privatising management and raising of rents to market levels, protecting poorer tenants with a housing allowance; however governments were keen to privatise to individuals. There was unlikely to be enough private investors and there were no not-for-profit organisations able to take on this task (Stephens et al., 2015). In addition, governments lacked the finance and knowledge needed. The lack of financial institutions and lack of liquidity meant that even if there were properties available for sale, they would be offered without markets to enable purchasing. This was possibly attributable to attitudes towards mortgages as well as a market failure and lack of affordability. All in all, the path was not followed as there was less urgency in creating the necessary financial markets; hence the three dimensions of the state-market-family dynamic were shaped by the finance system and wider housing market. Here, the market played a key role in transforming legal property rights in to a form of asset-based welfare through the process of financialisation. In the absence of access to formally-organised sources of finance, inter-generational support (familialism) and self-help (in the form of self-build) have emerged following privatisation, which may or may not be supported by the state

In the UK, home ownership maintains its role as the preferred tenure and, since 2011 and for the first time since the 1950's, the numbers of homes privately rented outnumber social homes. Local authorities can discharge their homeless duty to the private sector meaning that social housing is more difficult to access, except by people deemed vulnerable or in health and wellbeing need. Through the Localism Act 2011, local authorities were given the power to determine their own priority groups for housing, which gives the opportunity to challenge the residual nature of social housing at a very local level. On one hand, fixed term tenancies might be seen as the steps on the path to levelling the tenure to become a more integrated regime, but on the other hand, policy to offer social housing to those who need it for only as long as it is needed, would indicate a path of greater degrees of residualisation.

Conclusion

This chapter has discussed both Esping-Anderson's welfare typologies and Kemeny's housing regimes, reflected on the impact of housing allowances and put forward thoughts about the future role of social housing.

The response to the impact of the Second World War and the influence of two-party politics has seen the evolution of a liberal typology and a residualised housing regime. Home ownership has increased, as has housing for private rent. Social housing, once providing homes to be proud of, is

now seen as a source of disadvantage – and Kemeny notes that the more home ownership seen in a regime, the poorer social housing tenants are.

A move to more universal or more generalist approaches may be possible, shifting the regimes from dualist to integrated – which would need to be within the limits of European law – but the key to such a change would be policy that would allow more universal access or a broader definition of housing need. Local authorities are able to influence who they deem to be in housing need, but so far, few have. The housing policy introduced in 2011 would appear to carve out a further residualised path for social housing by changing the role from a safety net to a springboard or ambulance service by allowing housing providers to fix the length of social housing tenancies.

Kemeny argues that housing is an embedded social structure and an important variable in structuring society in general and welfare states in particular, where home ownership dominates, with a prevailing ideology of privatism and individualism, wealth is redistributed over the housing lifecycle. Where renting dominates, he notes that housing costs are more evenly distributed; he claims that societies are primarily grounded in more collectivist societies and a more residual welfare state (Lennartz, 2011). These types cannot neatly be mapped back to Esping-Anderson, but in any event, the focus of this thesis is not to better explain or define the welfare regime but to better understand what the impact might be of changing housing policy. The prevailing policy provides for a residual, safety-netted service. There is some evidence to suggest that the service will become further residualised, but alternatively, there may be little impact.

Chapter Four: Exploring the Research Question

Introduction

Chapter two described the development of social housing and chapter three compared this development with that of other nations. This short chapter explains why the research question is important and sets out the gaps in current literature.

The Coalition government initiated wide and sweeping reform of the welfare system in 2011 (Wintour, 2012). One of these changes has the potential to end social lifetime tenancies by introducing time limited tenancies, known as flexible tenancies in council retained stock and fixed term in other social housing provision (DCLG, 2011a). The research question is this: if social housing is a tenancy of last resort, why are fixed term tenancies needed; and furthermore, what impact can this change have?

This research will provide significant insight for social housing providers on the possible impact of the new tenancy type and its purpose is to feed in to a framework for the business planning process. It will argue that the model has the potential for as much significance at the organisational level, on housing providers' strategies and policies, as the other turning points in housing policy. These were the setting up of the welfare system, the policy to allocate homes on the basis of need, the duty on local authorities to address homelessness; and the decision to afford council tenants the right to buy their homes.

The new tenancy type was enabled by the Localism Act 2011 for local authorities and through the tenancy regulatory standard for other housing providers, in place from April 2012 (DCLG, 2011b). Very little research has been published in this field; hence this thesis makes a starting point in advancing knowledge about the effect of the policy. This chapter will discuss the possible impacts of a new tenure regime and set out the limits of current literature

Possible Impact of a New Tenure Regime

Increasing rents to near market levels and removing the attraction of tenancies for life could further stigmatise a sector that is already considered to be residualised (Malpass, 1983, ODPM, 2004, Clarke and Monk, 2011, Pawson, 2002, Fitzpatrick, 2007).

Fixed term tenancies might serve to further concentrate the numbers of unemployed people as those that can afford to leave, do so. There is a danger that people will not contribute to a community if they feel no long term attachment, leading to poor community cohesion (Ferrari,

2011). The current system of tenancies for life introduces some social mix if tenants' circumstances improve and they choose to remain in the tenure (Murie, 2012b); that said, Livingstone et al (Livingston et al., 2008) argue that attachment is already significantly lower in deprived neighbourhoods primarily because these areas have weaker social cohesion (Livingston et al., 2008). In addition, those attracted to the new affordable tenancies may be those for whom rent levels are immaterial as they are fully reliant on Housing Benefit, particularly if private landlords seek to avoid letting to people who are benefit dependent. The effect could be to further problematise social housing as social tenants are seen as part of the 'malaise'.

Each week there are news stories that focus on 'scroungers and cheats' (for example, The Sun: (Dunn, 2012). Examples of people who should not be claiming benefits or those people who are earning more from benefits than the average hardworking common man are set out and sweeping generalisations are made (Garthwaite, 2011).

There is scant evidence to prove that social housing causes poverty. A paper published by the Seebohm Rowntree (Rowntree, 1901) describes three causes for poverty: structural, agency and dependency. The paper argues that although the interaction of agency and structure has led to a breakdown in responsibility that unemployment is the greatest barrier to poverty reduction.

That social housing is perceived to be at the heart of the problems the UK faces is clear, and for a number of reasons. Home owners are seen as those people who are motivated to work hard and contribute to the recovery and wealth of the nation, are seen to be socially responsible and not placing a burden on the State's scarce resources. In addition, when home owners face difficulty, they can rely on their own assets to provide a safety net or ambulance service. This asset based welfare system (Toussaint and Elsinga, 2009) has a greater part to play as the population ages. The cost of looking after older people is broadly split in to housing and care. If an individual's housing needs are met through an unencumbered asset (a mortgage free home), then a significant element of cost is taken care of. Whilst maintaining an individual's independence is vital to their own welfare, the benefits to the State are also not to be underestimated.

Private tenants can be perceived as those who social housing providers will not accept – including people in houses of multiple occupation – and those who would be home owners if the market and their financial circumstances would allow. However, social tenancies are seen as the tenure of least choice (Pawson and Kintrea, 2002, Marsh, 2004, Clarke and Monk, 2011).

There is a common belief that the current welfare system encourages recipients to maximise their own needs (Marsh and Gibb, 2011, Marsh, 2004) in order to stay on benefits and out of work. In

principle, the new fixed term tenancies ought to help address this issue: however, what incentive is there for a tenant to improve their lot if the result is that they will be forced to leave their home, increase their rent and leave the relative safety of their social housing provider (Murie, 2012a)? Fixed term tenancies could simply provide a further moral hazard – a feature of the current benefit system (Agiro and Matusitz, 2011) – so that tenants who could improve their circumstances do not do so if it puts their tenancy in jeopardy, removing any incentive to address worklessness. Currently there is limited evidence to support a view that low income households in the social sector experience less incentives to work (Walker and Niner, 2012). Moral hazards or perverse incentives have been noticed in the New South Wales state housing department, where housing professionals have noticed that once they tell a tenant that they will not have their tenancy renewed due to under-occupying or earning too much, they receive notice that family members have returned or jobs have been lost.

The life-cycle theory (Elsinga, 2011), which presumes that households spread their income over their lifetime so that they accumulate wealth during their working-age years and de-accumulate in old age, has been used to describe housing consumption. This model indicates that people would be motivated to not consume more than they need. It is difficult to see how this applies to tenants who have not accumulated resources to fall back on. It seems unlikely that this is the basis on which these tenants make decisions, with behavioural economics (Genesove and Mayer, 2001) likely to provide a better explanation. The theories of housing will be discussed further in the following chapter.

Whilst the policy seeks to change the behaviour (the way they ‘consume’ social housing) of tenants, the change to the way that social housing is funded also has an impact on the State by reducing, and possibly at some point eliminating, subsidy.

In implementing a change in policy, Malpass (2011) explains that the cost of reversing a path that has already been set is very high, and in this case the strain would be taken by the already-pressurised Housing Benefit bill. Rather than pay to build a property that might have thirty or more years life at a subsidised rent, an individual’s housing costs are met. This expenditure has no residual value, unlike investment in a building, and much of the income is passed on to the private sector where profits can be removed rather than re-invested. A property built with public investment remains, in some way or other, a public asset. Even if subject to the right-to-buy, income is received that can be disposed of in the public’s interest. The right-to-buy could attract rent-seeking - not the payment of rent, but in the economic sense, where surplus value is sought over

and above their productive achievements – leading to unearned, unmerited benefits accrued (Johns et al., 2013).

Furthermore, many properties purchased under the new invigorated right-to-buy have been re-sold and transferred in to the private rented sector (Sprigings and Smith, 2012). In effect, this means that whilst the original purchaser has had a leg-up on to the housing market, subsequent occupiers are denied the opportunity of renting the property on the same low rent and secure terms as the property is now rented on the private market.

Private landlords of less marketable homes may consider tenants on benefits as a secure income stream and the Localism Act 2011 enables local authorities to discharge their homeless duty by making an offer of private rented property. Formerly, the duty was only discharged through the offer of a social tenancy.

For those who currently own their own home or other significant assets, the welfare model is already different (Toussaint and Elsinga, 2009). Should individuals or families encounter difficulties, they are expected to rely on their own assets, certainly to address short term difficulties. Government policy is changing so that only new tenants with high needs are housed, and for only as long as is necessary: social housing is viewed as a scarce commodity.

The housing market comprises three main tenures: owner occupation, private rented and social rented. Due to restricted access to social housing, a shortage of good quality and affordable privately rented accommodation, choices are limited. Solutions might be proposed by housing providers, through government policy, or most likely, in the coping behaviour of individual: for example, by a number of generations living in the same property so that parents provide the welfare support, people sharing accommodation or renting rooms older in age so that they can share housing costs or a more transitional attitude to housing, no longer placing an importance on being settled in secure accommodation. Already, a high proportion of young people share a house with unrelated people, particularly in Greater London. The decision to share does not seem to be significantly affected by individual income (Peterson et al., 2002).

Models that access housing equity as a means of welfare support (Watson, 2010) are also likely to be developed, such as mortgage insurance for mortgaged owner occupiers. These initiatives may lessen the impact on social housing, but are unlikely to completely replace it. One solution introduced by the TUC is SHOP - a Sustainable Home Ownership Partnership (Trades Union Congress, 2013), a social insurance scheme which takes Beveridge's notion and places it in the

private sector. The paper recognises that this might dangerously reinforce tenure distinctions as benefit dependent renters will be excluded.

As discussed in the previous chapter, home ownership is perceived to be the preferred tenure in the UK. Whilst home owners might feel greater self-esteem, perceived control and sense of security (Kleinhans and Elsinga, 2010), the new models of ownership described above may come to simply replace the difficulties and stigmas of social housing. For example, warden-assisted flats and sheltered schemes for older people were popular as they were seen as an alternative to residential care and offered greater independence. Later generations of older people now do not desire to live in these schemes and prefer the independence of support provided in their existing homes.

New models might be proposed by new providers in the market, but whilst the regulation of social housing has been viewed as the reason that banks so readily loan to social housing providers, the previous regulatory framework was a barrier to entry to private providers. The much-simplified standards introduced by the Tenant Services Authority in 2010 combined with the ability to attract rental income at near market levels could encourage house builders to retain and manage their own stock, particularly where homes have had to be built to comply with Section 106 requirements. Talk of the Tesco Housing Association could be a reality (Inside Housing, June 2011).

Social providers will continue to develop to meet the new regulatory regime. With a lighter touch and less bureaucracy, regulation no longer dictates how a social provider goes about its business, but sets out the standards that are expected to be achieved. Businesses have greater freedom – and burden – to decide how they will operate. Recent transformation has been at the managerial and financial governance level. Tenant influence has also increased and stock transfers are credited with improving organisational culture and strengthening operational performance (Pawson et al., 2009).

Future transformation will be in response to affordable tenancies and fixed tenures at the managerial level, more likely as a tool to deal with ASB than as intended, to ensure that tenancies are limited to the period of need. This view is based on experiences in New South Wales, where flexible tenancies are already in use and will be discussed more fully later in this chapter.

At the governance level, boards will be determining their structures: perhaps even questioning their registration as a social housing provider. Some larger groups have considered diversifying to provide schools, care homes and hospitals. One recent provider, Cosmopolitan, hit the headlines when its diversification in to providing student accommodation caused financial difficulty and resulted in a take-over to avoid putting social homes at risk. The impact of near market rents and allocation to

those in most need – therefore facing the highest barriers to work and sustaining a tenancy – may lead providers to challenge their objects and purpose.

In recent times, many providers have joined forces in group structures following the financial instability of one of the parties (Pawson et al., 2010). These arrangements have provided financial assurance to funding providers but have led groups to become overly bureaucratic with little control over some subsidiaries in these federal structures. At the time of writing, a number of organisations are collapsing complex arrangements in to single boards, often with local delivery service boards.

In response to the Big Society and localism agenda, social housing providers are increasingly being seen as key social enterprises, particularly when other public budgets are cut. As services are being withdrawn or pared back, local agencies are looking to others to pick up responsibility. Social landlords have to question their own identities, not just as housing providers but as organisations with wide community responsibilities and critical place-shapers. Some housing associations, such as Yarlington and Bromford Homes (www.bromford.co.uk, 2014) are stepping in to influence people's aspirations and ambitions. Yarlington, through its Housing Ambition Plan (HAP) (www.yhg.co.uk, 2011), asked tenants signing fixed term tenancy agreements to sign up to a plan which might include employability or contributing to their communities. It has been criticised for instructing people on how to live their lives rather than meeting housing need (Macauley, 2013).

In summary, implementing fixed term tenancies has the potential to have significant impact for individuals and for housing providers. This study explores this impact and will now move on to discuss the limited literature available on the topic.

Literature Review and Research Gaps

There is limited literature available to analyse the impact of fixed term tenancies simply because they did not exist prior to 2011. The outcome will not be certain for many years, when quantitative data will be available. The Survey of English Housing, Census returns, CORE data (Continuous REcording of new tenants) submitted by registered providers and supplemented by other tenant surveys will provide useful data in time. The Homes and Community Agency and the Department for Communities and Local Government (CLG) frequently commission research projects in this field to understand trends in social housing and to inform their policy developments. This is useful research for understanding who is housed by registered providers *now*, and future analysis will capture the changes as they have happened but cannot help model the potential impact of a change in tenure regime, which will not assist housing providers in their decision making at this point in time.

Searching social science databases for academic work using the terms 'fixed term tenancy', 'Fixed term tenancies', 'flexible tenancy' and 'flexible tenancies' returns no relevant work. The date of the last search was 14 May 2013. Broadening the search to look for work that includes 'social housing' returned 55 items published in 2013 and eight between in 2009 and 2013, also with little relevance to the study in question. Searching individual journals, such as the International Journal of Housing Policy and Housing Studies provided better results, as did searching specific websites such as the Cambridge Centre for Housing and Planning Research. Frequently, research is commissioned by interest groups such as Shelter, The Joseph Rowntree Foundation and individual or groups of housing providers. These were monitored by signing up to their individual newsletters and through subscription to Sixty Second News, a daily round-up of media relevant to the sector. The broader searches provided a rich source of material for earlier chapters charting the history of social housing.

One daily alert of Sixty-Second News (www.housingnet.co.uk) did provide a link to a relevant paper: Changing direction: should social housing be a hand up or hand out? (Lupton, 2011) published after work on this thesis was well underway in October 2011, asking similar questions. The study, conducted by Family Mosaic, a housing association, looked at tenants who have lived in a Family Mosaic home for five years and became tenants in 2006. It concluded that 10% might be able to move out of social housing but they do not do so as they are happy with their homes. The survey was conducted by telephone, relied solely on the views of tenants and was not an assessment of eligibility to remain undertaken by a housing professional. As such, the research provides an insight to the opinions of tenants and does collect a wide range of views, which were useful to validate the findings of this study.

The Cambridge Centre for Housing and Planning Research (CCHPR) produced a study The Demand for Social Rented Housing (Monk et al., 2006). This research underpinned a DCLG report of the same title (DCLG, 2006) and summarised the review of data and identified three main groups likely to be housed in the sector: 1) those for whom social renting is a permanent, long term secure tenure for life, **tenure for life**. 2) Those for whom social renting is a relatively temporary or transitional tenure, **transitional tenants** and 3) Those who enter the social rented sector at a later stage in their housing career, often for the first time, **entering later in housing career**. There are two analogies often used to describe the first two typologies: 1) tenure for life tenants are described as being captured by a welfare **safety net**; and 2) transitional tenants are described as being picked up by a social housing **ambulance service**, leaving when their circumstances have improved (Fitzpatrick and Pawson, 2013).

Much of the data analysis in the CCHPR study was not from a primary source and was unable to predict at entry which tenants would become tenants for life and who would be transitional. By

interviewing tenants five years after entry, this thesis attempts to fill the information gap. Broadly speaking, tenants currently leave social housing because their circumstances have improved and they have made a choice, or they leave against their will as they are unable to sustain a tenancy either through rent arrears, anti-social behaviour or other breach. The CCHPR study, however, did note that the characteristics of those leaving the sector are very different from those entering it.

Since the Coalition's strategy is explicit in stating that scarce resources should be targeted at those that need it for the period of time that they need, the purpose of the housing policy is to increase the number of transitional tenants and decrease the number of tenants for life.

Since the 1970's when houses became allocated on the basis of need, social housing has been seen as a safety net and this is likely to remain the case for those who enter later in their housing career. For tenants who have a transitional, short term need, social housing is likely to become an ambulance service (Pawson et al., 2010), coming to their help when their own assets are exhausted, and providing emergency aid before moving back out of social housing.

For transitional tenants who have more chaotic lifestyles and those who previously fit the tenant for life category, neither the ambulance nor safety net analogies are likely to fit once fixed term tenancies are introduced. These people are likely to see social housing more like trawler nets. Periodically they will get swept up by the net, to be landed for a period of time before being returned. They may need to expend considerable effort to ensure that they are eligible to be caught and maximise their needs to ensure that they are not released again.

The opportunity to measure the impact of fixed term tenancies is limited, but Fitzpatrick and Pawson's (2011) review of the security of tenure in social housing, presents key findings about arrangements in six countries. Whilst a discussion about the relative merits of the different tenure models is outside the focus of this thesis, the review is helpful in identifying a country that uses a model very similar to that proposed in the UK. Of the models described, New South Wales (Australia) has the closest fit.

The review highlights that the NSW policies have not led to significant exits, though it is still early days. The review concludes that the ambulance role and transitional safety netting role for the most desperate implies a highly stigmatised and residualised social housing sector with poor social mix and weak incentives for tenants to improve their financial circumstances through work or other means.

This thesis looks at people who have not exited social housing and seeks to understand why, if it is the tenancy of last resort, the policy is needed. Again, there is limited research on this topic. One thesis, however, looks at why people DO exit (Harvey, 2005). The study analysed housing data, supported by qualitative interviews. It should be noted that those that were interviewed were primarily single people, hence it is no surprise that many exit to owner-occupation when they met a new partner. Harvey concludes that his results indicate that, in general, households exiting social housing have seen their time within the sector as a transitional period, not just within their housing career but within their plans - a chance to consolidate household finances and set the foundations for the future. Harvey's view is that insights are required as a tool for trying to stop tenants from exiting and that social housing has very much become the tenure of last resort for many rather than a tenure for life and that the sector will continue to decline. He urges housing associations to try and purvey an image that the sector is not just a tenure of last resort, or as exiters see it, a tenure of transition. He notes that not one of his respondents indicated that they had consciously wanted to move in to the sector. Harvey also finds the life-cycle approach too rigid and prefers a life-course theory.

Harvey's thesis provides a useful comparator for this study insofar that the characteristics of those who do not leave can be examined against the characteristics of those who do.

Alan Murie (2012b) in his journal article, *The Next Blueprint for Housing Policy in England* summarises the gaps in literature and research. Murie warns that the new housing strategy might erode tenant rights and lead to postcode inequalities, enforced ghettoization and destabilise families and communities. Murie concludes that investment in new research and analysis is required, with a continued need for detailed local studies.

It can now be seen that the gaps in literature are wide and the need for research is high; however it is difficult to conduct meaningful research in to the impact of changing allocation policies during the short duration of a PhD thesis, but it is possible to draw some conclusions about the impact of introduction of fixed term policies by exploring, using qualitative methods the potential for tenant's circumstances change over five years (the usual length of a fixed term tenancy). The type of questions that need to be asked centre on the discussions in this chapter, starting with a fundamental one about why a policy to fix tenancy terms might be effective if social housing is only something people turn to when there is no other option, moving out as soon as they could. With this insight, questions can then be asked about what tenants' attitudes to these changes might be and how they and housing practitioners might respond. Finally, a judgement can be made about

how many people are likely not to have their tenancies renewed and how demand is affected as a result of the less generous tenancy terms.

Why the Research is Important to Housing Providers

Typically, housing associations have 30 year business plans which are reviewed annually and submitted to funding providers to provide assurance that they will remain within the covenants (conditions) set. This is usually the interest cover ratio – the ability of the housing association to meet interest payments to their finance providers, staying within pre-agreed comfort margins. Breaching a covenant will incur financial penalties and can lead to loan agreements being recast. In addition, business plans need to be robust in order to encourage finance at reasonable rates.

Forecasting so far in advance is uncommon in many businesses, but highly typical in social housing. Finance Directors have the task of modelling the impact of changes to the operations and to the cost base for many years ahead. Business plans include assumptions on tenancy turnover, rent levels, development and other factors such as VAT and inflation. It is important, therefore, to provide insight about what impact fixed term tenancies and affordable rents have on tenancy turnover and lettings presumptions.

In addition to financial insight, the impacts on the housing management function needs to be assessed. Social housing is not simply a matter of letting homes to people who are eligible, but shaping local neighbourhoods and communities, creating opportunities for families to grow and develop (Murie, 2012a). Housing managers are highly concerned about the outcomes for tenants and creating peaceful, safe communities. For many, fixed term tenancies go as much against the grain as the sale of homes through the right-to-buy. They will be concerned that the policies and strategies required are appropriately informed and give them the tools to be effective, ensuring that communities are stable to minimise re-lets and demand for homes. In addition, when properties are left void, valuable income is lost.

Conclusion

It is difficult to understand why people choose to enter social housing, and if they have no choice other than to do so, why they do not leave at the earliest opportunity if they are entering and staying because there simply are no other alternatives. It is also difficult to understand why the new housing policy is either needed or will be effective as people would already be leaving at the earliest opportunity; hence policies to limit tenancy terms would not solve the problem. However, demand for social homes is high and tenancy turnover is lower than the private rented sector. There is a

need for housing providers to make practical sense of these bipolar views, some of which they may hold themselves.

It is also difficult to understand, outside of a role in place-shaping, why changing allocations policies so that people without the highest need can access social housing would work. If people in the highest need would choose to avoid it, why would less vulnerable people with access to a wider range of housing options see social housing as an attractive proposition? If the reason is one of pure supply – there are insufficient homes in totality - why is the solution not just to increase the supply of private rented homes or ownership products?

As a new area of policy, there is little research available to answer these questions. Furthermore, substantive data on the impact will be some years away.

The chapter that follows introduces the theories (or lack thereof) of housing and explains why this thesis focuses on the lived experience – setting the thesis up to introduce the research methodology.

Chapter Five: Theory and Social Housing Research

Introduction

Making decisions about housing policy is difficult and complex. Typically, following the publication of a consultation paper, usually based on research, a flurry of further papers and research proposals are published to satisfy the demand for new information or to influence the proposed policy. As a result, research tends to be single-issue and atheoretical. This chapter opens with a discussion about the use of theory in social housing research, before narrowing down to focus on theories that have validity for the study.

In order to understand which theories have use, this chapter will explain why choice is central (choices available to tenants and what tenants might choose to do as a result) to the phenomenon. This study uses theory to provide context and understanding. A single theory is not being put forward.

Theory and Housing Research

This particular study is not publicly funded and not commissioned by any interest group; whilst the starting place for this research is a current political theme, (the potential for landlords to fix the terms of social housing tenancies, as set out in the housing strategy of 2011), the purpose is not to support any individual political view. The roots of this research is curiosity – why, if social housing is the tenancy of least choice (or last resort) is a policy to fix tenancy terms a viable solution– and if it is okay to choose, what choices might tenants make? Having set out the research question, the search for useful theory began; however, only a handful of models have been applied in the field and often by unconvinced housing researchers. It was easier to find discussions about theory not being evident in the field than to find theory application. Researchers, such as Rapoport, identify a striking need due to too much information and numerous disconnected pieces of empirical research which, in effect, becomes counterproductive; in these circumstances theory is invaluable in subsuming these data in easily remembered formats (compressibility) (Rapoport, 2000).

King (2009) questions if there even can be theories of housing. He asks if we can theorise, why is it so seldom attempted? He recognises that housing is not an academic discipline and lacks its own concepts and methodologies. His view is, as a result, we cannot theorise from housing phenomenon and can only bring in social theories and apply them. He concurs with Lord Best (O'Sullivan and Gibb, 2008) in identifying housing policy as the staple focus and that this artificially restricts the field.

He recommends focusing on housing as dwellings, which allows concepts to be developed, rather than simply being applied. King turns to Kemeny (2002a), in directing researchers back to their parent disciplines to reconceptualise housing according to the theories and concepts prevalent in each area; though recognising that the explanatory power of bespoke theory is needed rather than using those that are ready-made. To do this, the policy focus needs to be set aside in favour of theory that places a reliance on the lived experience and the personal. King notes that the title of Kemeny's work was insightful: *Housing and Theory*, King (2009) emphasised the *and* – *Housing AND Theory*, not *Theories OF Housing*.

Whilst King sees an overly deprecatory quality to theorising on housing, an almost apologetic sense that housing is not substantive enough for theory, his view about why theory is not evident is not shared by all. Allen thinks that housing researchers have narrowly interpreted Kemeny's call for researchers to return to their disciplines and 'bring back' theory (Allen, 2009), believing that they were charged with examining the grounds of their own knowledge. The implication of this position, he believes, is that the entire existence of housing researchers relies on their ability to elevate the importance of their methods and understanding above those of lay actors and they carve a career out of their monopoly of their 'expertise'. It is this reason, he believes, that policy-makers turn to housing researchers and is concerned that as a result, policy-makers are increasingly adept at using their knowledge to justify government policy. He concurs with King that there is a lack of attention to the lived experience, as a result of research rarely happening between housing studies and ordinary people that live in houses; hence failing to recognise the epistemological value of this experience.

Clapham takes this argument further, stating that a major drawback of the atheoretical position is the overemphasis on the State and the corresponding lack of focus of and understanding of other actors in the field (Clapham, 2005). He recognises that government policies can have many unintended as well as intended impacts; these can only be understood in the attitudes, perceptions and behaviours of other actors. The impact of policies can only be gauged through an understanding of the complex interplay between organisational policies and their implementation and the way that applicants (for housing) react in the light of their own perceptions and attitudes. He expands by referring to Popay and Williams (1999): welfare recipients are creative agents acting upon, negotiating and developing their own strategies of welfare – not passive receivers of policy enactment, instead they help reconstitute the outcomes of formal and informal policy provision.

Whilst theory may not be evident in the housing research that informs policy, there is evidence that theory is influencing policy-making *per se*, and there is a growing interest in the role behavioural theory might have in increasing the effectiveness of policies (Hursh and Roma, 2013). We will return to this discussion when taking a closer look at behavioural economics.

So, accepting the position that we need to turn to other disciplines in order to identify useful theory to apply to housing, where should we start? Reading the literature that identifies the need for theory application, we see a number of terms recur: the need to recognise actors, the impact of networks, role of agency in behaviour, and the influence of behaviour on individual economic decisions. It is worthwhile exploring these theories to see what value they add, but first it is useful to set out the role of research in housing policy and then what is meant by tenant choice and how this might be different to what a tenant chooses to do, as the issue of choice is central to the research question.

Research and Housing Policy

Much of the housing research that has been published has been commissioned by policymakers or by those that wish to influence policy. Two examples of policy informed by research are Ends and Means: The Wide Future Roles of Social Housing in England, but known as the Hills Report (2007) and Demand for Social Rented Housing – A Review of Data Sources and Supporting Case study Evidence (Monk et al., 2006), the former commissioned by Ruth Kelly, the then Secretary of State for Communities and Local Government, and the latter commissioned by the Office for the Deputy Prime Minister. Both papers were set about to provide the evidence-base needed to devise new policy and are often referenced by commentators from academics, policy-makers; and, the middle ground: think tanks.

We can see from this that the policy-making cycle (Barton and Johns, 2012) is at play, with academics discussing the agenda and identifying issues, exploring options and alternatives and also assessing the effectiveness of the policy's intentions and results. Lord Richard Best, writing in Housing Economics and Public Policy, Essays in Honour of Duncan MacLennan (O'Sullivan and Gibb, 2008) outlines the dynamics between housing research and policy. He recognises that policy-makers need good quality information to inform policy. Organisations such as the Joseph Rowntree Foundation commissions research in order to fulfil its philanthropic mission by putting high quality research into the hands of key policy-makers and practitioners. This is the role the Foundation has taken since the beginning of the twentieth century. Lord Best outlines one the shortcomings of this relationship is that funding for research is short term and project-by-project with little capacity for

taking a continuing line over a sustained period, and surveying social housing literature certainly demonstrates that this is frequently the case. Kemeny (2002a) points out that those who argue for (or against) a policy might rely on myth - converting a neutral story in to a moral tale – to whip up emotional support in preparation for the implementation of policy measures allows policy makers to influence the moral limits within which policy debates take place. He notes that myths behind specific public policies gain a potency if they can be identified with larger myths in the wider society and if they can be seen to be in harmony with the myths behind policies in other fields (Kemeny, 2002a). An example from current debate is the notion of border control: the wider view is that less people should be allowed to settle in the UK. Supporting myths are that immigrants take jobs from British people, and consume more than their fair-share of housing and benefits.

The difficulty with housing policy is that decisions are taken to address problems that are experienced *now*, even though the resulting policy might take a long time to take effect and then the resulting affects are experienced a long time in to the future. Individual decisions are likely to emphasise more short-term, politically expedient and consumer oriented expenditures while society as a whole, requires longer-term solutions (O'Sullivan and Gibb, 2008). Two examples, one from the past and one current, help explain these issues. The right-to-buy of the 1980's helped create large numbers of home-owners whose ownership of assets was immediately increased at the moment they purchased their council home. In the long term, social housing has been replaced by private renting as the dominant tenure, with many of the homes that were sold under the right-to-buy being rented to people who cannot access social housing due to the shortage of supply, at much higher rents and by unregulated landlords.

An example of the way that housing policy lags (follows) problems and is unresponsive that we can see in the news today is the under-occupation deduction, also known as the spare-room subsidy or 'bedroom tax'. Households with more rooms than deemed they need have their housing benefit cut by as much as £25 per week. There are mixed feelings about the policy, either that it has the potential to free up unused rooms for use by over-crowded families, or as abuse of those that can least afford it due to the under-supply of one bedroom homes. As a result, there is pressure to build one bedroom properties, which historically have been in poor demand. Building new homes are decisions that take about five years or so to come to fruition and the impact of these decisions are felt for at least the life of the property built – sixty years or more – or permanently where building sees the loss of green-space and agricultural land.

What is not taken in to account in both the 'bedroom tax' the right-to-buy examples of policy-making is how people will behave as a result. In addition, individual behaviour might not have the same lag in implementation as building does: so, we saw right-to-buy homes that were bought, return to renting and often to the same people who would have been eligible to rent them on social terms had the homes been retained. With the under-occupation deduction, we are likely to see multi-generational living increase and already we see renting a room in a house as an acceptable option for professional young adults (Griffith, 2011) . As a result, there is a risk that one-bedroom homes built to meet a perceived need *today*, by the time they are ready to let, are not desirable. It is, however, difficult to predict this with any certainty – except perhaps by looking at housing policy-making at the macro level to see what lessons can be learnt about policy-making *per se* rather than each policy in isolation, which has been the dominant focus for academic research in the field.

Returning to the issues outlined by Lord Best (O'Sullivan and Gibb, 2008), (which were that research is dominated by policy that is short-term , based on one research project and lacking continuity) they can be seen when reviewing academic literature of the last decade. Typically, literature charts the history of a particular theme then focuses on a discussion of the current policy. Less prevalent is work that focuses on a broader, non-political debate, such as the exploration of theory that underpins economics or behaviour. This may come as no surprise given that policy makers demand the thematic type of literature and will therefore fund it. Interested groups, as noted by the Joseph Rowntree Foundation, also commission this type of research in order to influence policy makers. The danger here is that it may be difficult to filter out the bias of the party commissioning the research – since the purpose is to support their purpose and viewpoint.

Peter Malpass (2004), in his paper, Fifty Years of Policy, Leaving or Leading the Welfare State? recognised the dilemma and believed that continuity was at least as important as change in housing policy, despite some assertions that policy has tended to swing back and forth according to the ideological preferences of different political parties in government. Housing is conventionally seen as part of the post-war welfare state, but different to the other core services due to the presence of a large market sector. His view was that the housing 'arm' was being amputated or sold off and no longer considered part of the welfare state. He commented that residualisation was the obverse of privatisation and that policy has been typified by modernisation, privatisation, residualisation, demunicipalisation, market choice, individual responsibility and a strong regulatory role for the centre. On a similar vein, Marsh (2004) in his paper, The Inexorable Rise of the Rational Consumer? The Blair government and the Reshaping of Social Housing discussed consumer choice, benefits and access and commented on the policy of the day from the 'new public management'(Barton, 2002)

era of the late 1970's onwards. Other papers, such as, Housing, homelessness and the Welfare State in the UK (Anderson, 2004) discuss the welfare state and homelessness since the conservative neo-liberal era (1979-97) and that the New Labour Third Way was not distinctive enough, describing the rolling out of neo-liberalism rather than rolling back of welfare. Writers, such as Fitzpatrick and Pawson (2007), believe that social renting has become a symbol of failure in a consumer society – a tenure of last resort.

Rhodes and Mullins attempted to address the shortcomings of single-issue research by pulling the themes together to create a more continuous debate. Rhodes and Mullins' framework was published in the *European Journal of Housing Policy* (2009) as the editorial for an issue titled Market Concepts, Co-ordination Mechanisms and New Actors in Social Housing. Rhodes and Mullins suggest that privatisation, the right-to-buy market-oriented policy shifts, regulation, residualisation and changing customer needs have created a challenging environment which they describe as the 'marketisation' of social housing. The article focussed on the latter and concluded by suggesting directions for future research.

In table 1, the four strands identified by Rhodes and Mullins are shown in the right-hand column and chart developments in social housing since the 1970's, describing what they see as the marketisation of social housing; however, in the era before, which saw the increasing municipalisation of social housing, the same four strands can be identified.

Although not credited by Rhodes and Mullins, two of the strands can loosely be found in other academic thinking. The starting strand is problematisation, a term frequently used in actor-network theory (Callon, 1999). Actor-network theory seeks to understand economic life and how economic disciplines, such as marketing, shape the economy. Problematisation is the initial process in identifying the actors in a network and beginning to shape the problem to apply critical thinking and identify an action programme (Callon, 1980). Rhodes and Mullins, however, have used the word to describe how housing policy has set social housing up to experience problems such as those caused by mass housing estates and by the different subsidy regimes. The word 'transforming' can be traced back to transactional leadership (Burns, 1978), later developed in to transformational leadership (Bass, 1997), describing how leadership impacts on performance, although Rhodes and Mullins discuss the processes and functions of management rather than the motivational transactions of leadership. They describe three main dimensions: reforming internal management arrangements, increasing the extent of interaction with external private sector organisations

through partnerships, procurement and competitive relationships; and the management of these relations through competition-based regulation.

Strand	1800-1978 (first era) - Move away from state control – marketization	Post 79 (second era) - Move away to the market, away from state control – as defined by Rhodes and Mullins
Problematising	Mass housing causing health problems. Large scale building – turning to slums. Poor sanitation and overcrowding. Workless people excluded from housing. Social segregation – labourers and artisans main consumer of mass housing. Investment by private speculators. Chronic under-supply. Creation of new cities.	Social housing as part of the problem rather than the solution. Large scale housing estates. Social segregation. Worklessness. Exclusion of tenants from asset based welfare. Poor investment. Residualisation and decline.
Bypassing	Demand driven building, unmet demand. Private developers and landlords control the market. No alternatives to private rental. State bypassing (by developing and building) not until later than 1900.	Demand side rather than supply side funding. Private providers role in social housing. Stimulating private sector interest. Private landlords buying in to former estates (through right to buy)
Replacing	Slum clearance. Mass building post-First World War. Increasing regulation, increasing use of public subsidy	Creating mixed communities. Regeneration of mono-tenure estates and sale to developers
Transforming	Increasing regulation to control competition, price and quality standards. Increasing tenant rights	Trend towards managerialisation, business ethos, portfolio asset management, mergers. Competition in developing and managing social housing and tenant choice.

Table 1: Comparing marketisation to municipalisation – adapted from Rhodes and Mullins 2007

The middle two strands, bypassing and replacing, are not easily identified in other academic work. Bypassing explains opportunity to overcome problems by bypassing the social housing sector in meeting their housing needs and aspirations, for example, changing the benefits system that pays housing subsidies to individuals to meet housing costs, rather than provide a subsidy to housing providers to build housing to be let at reduced rent. Rhodes and Mullins explain that the third strand, replacing, is the best researched and represents actions to sell social housing (through the right-to-buy), stock transfers and area-based regeneration schemes.

Previous work by the pair further discuss theory in the public sector and in housing (Rhodes, 2007, Rhodes et al., 2012, Rhodes, 1994, van Bortel et al., 2009, Malpass and Mullins, 2002, Mullins, 1997, Mullins et al., 1992, Mullins and Walker, 2009, Pawson et al., 2010), but no other publications cover the same marketisation theme.

Rhodes and Mullins centred on transforming social housing in their article and noted the different disciplinary perspectives in the special issue of the journal, from Mullins and Walker's actor network approach (Mullins and Walker, 2009), through Elsinger's economic approach (Elsinga et al., 2006) to Borelius and Wennerstrom's application of Bourdieu's field theory (Anheier et al., 1995) which sets out social relations according to three forms of capital: economic, social and cultural. Czischke (2009) used a classic strategic contingency model to explain how providers increased efficiencies and diversified in order to deal with declining support from the state.

One of the key elements in the marketisation of social housing has been the introduction of choice and this element is so central to this research study, particularly with regard to the difference between choice and choosing, that it is worthwhile setting out a detailed discussion:

Choice and Choosing

A key element of housing policy under the Labour administration was the introduction of tenant choice, firstly in order to introduce competition as part of the drive to marketise social housing; and secondly as an attempt to introduce empowerment and control in order to address the perceived stigma attached to social housing (Hills, 2007). Choosing, on the other hand, reflects tenants' decisions as a result of the choices available. The menu of options an individual might choose from might be wider than the choices they are given, which can lead to tension; or the choices on offer so few as to disempower or render helpless: they are not choices in the truest sense. What is lacking is power to choose.

Brown and King (2005) , in their paper, *The Power to Choose: Effective Choice and Housing Policy* discuss tenant choice, recognising that choice is an issue where a residual safety net operates, since people with choices would choose something else; in addition, people have few degrees of freedom hence can actually only pick from limited options – say to accept a home in an undesirable location or wait until something better comes along at the risk of then competing against others who have also been waiting for the right property, or like choosing between something you don't like and something you like less than that (Cowan and Marsh, 2005). Brown and King believe, as an example of new public management (Barton, 2002), choice should alter the power relations between landlord and tenant so that tenants receive a better service, are empowered and behave more responsibly. However, Kemeny (2002a) is concerned that housing researchers have felt that there is little, if anything, to learn from theories of power – unlike elsewhere in political sciences.

Brown and King (2005) assert that this rational choice means that people make the most of what they have and is the interplay of desires and beliefs. Others have commented on the dilemma and have questioned what choice is about, believing that the current take-it-or-leave-it allocation model cannot be defended in the light of choice: with the current level of supply it is a zero-sum game and that housing on the basis of need creates perverse incentives (Fitzpatrick and Pawson, 2007). These incentives are often described as the poverty trap, welfare trap or unemployment trap (Stephens, 2005). King (2010) goes further, believing that the government is incapable of appreciating the manner in which markets operate because it only wishes to provide safe options and cannot countenance real choice and competition; market forces having been subverted and misused. He believes the government uses and controls markets to achieve public policy objectives, but in doing so curtails the key elements of markets in an attempt to create safe and assured outcomes. Introducing competition through rivalry provides the mechanism for consumer substitutability and choice; but if the policy is to house only the most vulnerable, competition would suggest a policy failure (Elsinga et al., 2009). This questions the purpose of social housing.

Whilst choice is believed to be a good thing (even though few choices might be truly available and only 'safe' choices are put on offer), Marsh (2004) argues that there is no basis for assuming market-like incentives will effectively address the perceived problem (under-occupation, in his case). His interpretation is that social housing tenants do not act as usual and are in some sense, irrational. They make different decisions to the private sector, which might be made on the basis of simple trade-offs and some marginal trade-offs may not be considered at all. He notes that relocation decisions are comparatively insensitive to rent changes and that consideration might be given to property condition, estate security and a somewhat (not a little bit) larger dwelling.

Anderson proposes that other theories in addition to welfare structure might provide better explanations for the choices people make, such as psychology and agency (Anderson, 2004). In her study into homelessness in the welfare state in the UK, she questions the role of structure alone, that linking homeless trends to the prevailing welfare regime does not entirely explain why some poor households become homeless. Her explanation is that structural factors (such as welfare policy) create the conditions; agency factors interact to determine the scale. Parsell and Parsell (2012) concurs that agency is central. In their research, they noted how often people described their homelessness as a choice. Although homelessness is often embedded in debates about problematic pathologies, lack of individual responsibility and deviancy, they observed irrational choice: choosing badly and defeating oneself (Parsell and Parsell, 2012). They reported that homeless people identified with the notion of personal choice to illustrate their agency and sense of self, it was the 'something they could control'. The choice to become and stay homeless represented the ways that people assumed control over their own lives and their problems; and that they felt powerless and disconnected from mainstream society. It should also be noted that choice is difficult and complex – it is hard to be wise, but there are many ways to be foolish, as Hollis points out in his contribution to a manual on rational choice (Heap, 1992).

Having identified that choice and choosing are central to the study and also that housing research in itself can be considered atheoretical, there is a need to identify which disciplines might provide insight for researchers to bring in and apply in this setting. There are a number of disciplines grappling the issue of behaviour (with regard to choice). Each approaches the phenomenon from their own methodological standpoint and utilises their own methods.

If we consider housing as a transaction, theory from business and management, particularly organisational behaviour, becomes useful. The theory most relevant from this perspective is agency theory. From technical science, actor network theory, (a human and non-human theory) deals with choice; however there is a more substantial body of work in the field of behavioural economics – the bringing together of psychology and economics – which can help explain the phenomenon.

The three theories share the potential to approach the phenomenon from a hermeneutic methodology (which underpins the research in this study) – hence there is value in exploring each of the three theories in turn and look at how they might be of use:

Agency Theory

Agency theory is more often seen in business and management literature and was proposed to explain how capital markets can affect firms, risk sharing and how organisations deal with different goals and division of labour (Shapiro, 2005). The theory attempts to describe the relationship between one party who delegates work to another. The terms principle, agent and contract are used to describe this relationship and the primary concern is in resolving two problems: the agency problem and the problem of risk sharing. Agency problems arise from a difference in the desires and goals of the principle and the agent and difficulty or expense for the principle in verifying what the agent is actually doing; whereas risk problems arise when the principle and agent prefer different actions because of their own preferences to risk (Eisenhardt, 1989).

Whilst at first sight, the theory may not have obvious application in social housing, if we change some of the terms the theory becomes a powerful way of exploring the phenomenon – but suffers from the shortcoming that it does not prove what *actually did* happen. If the principle becomes the landlord, the agent the tenant, and the contract the tenancy agreement, and then apply the two problems mentioned above, we can make sense of the theory. We can understand that individuals' goals and aspirations will be different to that of landlords and we would not contemplate their attitudes to risk being the same – the risks posed by actions that would threaten *your* home are not the same as the risks posed to the housing stock you manage. Since there is often asymmetric information in the relationship between landlord and tenant, contracts (tenancy agreements) are not based on equal access to information (O'Sullivan and Gibb, 2008) so that consumers cannot effectively evaluate the benefits of their own 'investments' or choices, nor choose appropriate suppliers. In addition, if we follow the chain along, we can see that in the same transaction, the landlord might also be the agent, the contract might be the nominations agreement (the terms on which allocations are made and is the means for a local authority to discharge their statutory housing duty) and the principle might be the local authority. This helps explain why some local authorities view landlords as picking only the 'best' tenants– the ones that pay their rent on time and cause least trouble – to minimise the risk to their businesses; whilst landlords might think that local authorities are trying to dump households on them in order to discharge their housing duty, to save the risks arising from failing in their statutory duty. This specific example was highlighted by Cowan et al (2009) in their application of actor network theory, which will be discussed later in this chapter. Other important relationships can be viewed using the agency 'lens' – if the Department for Work and Pensions is viewed as the principle, the recipient viewed as the agent and the benefit claim as the contract, we can explain a weakness of benefits systems – if the benefit is given by the

principle in exchange for the recipient seeking and gaining work at the soonest opportunity, there is no certainty this goal will be shared; and if there are financial risks to the individual in taking low-paid work, the contract may not be fulfilled as expected.

There are two lines of agency thinking, positivist and principal-agent (Eisenhardt, 1989). The former, which focuses on situations in which the principal and agent are likely to have conflicting goals and then setting out mechanisms that limit the agent's self-serving behaviour, has been criticised as minimalist and lacking rigour (Eisenhardt, 1989) and would appear to lack the richness needed in social science settings. Principle-agent researchers, on the other hand, have a broader interest and focus on general theoretical implications with many more testable implications but needs careful specification of assumptions and mathematical proof.

Table 2 adapts Eisenhardt's overview of agency theory. The right-hand column shows how the theory might be applied in this setting

Bounded rationality, which appears in table 2, is a theory from behavioural economics (Simon et al., 2008), first put forward by the economist Herbert Simon (and discussed in more detail later in the chapter), sets out that people make decisions from the information available and that they satisfice.

We can see from the table that agency theory offers insight, but does need further adaption before it can be fully applied. Its use may be limited to providing an easily understood format and not be a reliable tool to explain behaviours or outcomes. Human agency overcomes some of the shortcomings, and presents a view of the welfare subjects as creative agents, acting upon, negotiating and developing their own strategies of welfare management (Finch, 1989), as a result people can become own worst enemy (Hoggett, 2001). Hogget comments that by analysing the allocations system as a dynamic game, agency allowed an examination of the discretion of housing officers and the tactics and strategies deployed by housing applicants (Hoggett, 2001). Rather than the Left view of subject good, society bad; or the Right view that locates responsibility for social deprivation at the door of the 'fallen' and corruptible subject (Popay and Williams, 1999), as though we are reflexive agents and when asked are always able to give account of the reasons behind the decision taken. People are knowledgeable actors (Giddens, 1984). In this way, we can define agency in terms of the actions, decisions and behaviours that represent some meaningful choice, but there is a need to recognise the capacity for self-destructiveness and destructiveness towards others (Hoggett, 2001).

	Agency Theory Overview	Applied to Social Housing
Key idea	Principal-agent relationship should reflect efficient organisation of information and risk-bearing costs.	Risk is not cascaded through the contract directly and each experiences their own. Costs and liability are not shared.
Unit of analysis	Contract between principal and agent.	Contracts exist in the form of tenancy agreements, regulatory code, conditions of grant, benefits claims, nominations agreements. Chains of contracts may exist to form a loose network, which may be arranged horizontally or vertically.
Human assumptions	Self-interest Bounded rationality Risk aversion.	Self-interest Bounded rationality Risk mitigation and aversion.
Organisational assumptions	Partial goal conflict among participants. Efficiency as the effectiveness criterion. Information asymmetry.	Contract not based on common or shared goals and no mechanism for agreement. Effectiveness criteria are compliance without evidence of extreme opportunism (fraud, breaches of tenancy, evidence of not seeking work), sense of fairness. Information asymmetry. Varying attitudes to consumption, often stigmatised.
Contracting problems	Agency problems (moral hazard – lack of effort by the agent - and adverse selection – misrepresentation of ability by the agent when hired).	Agency problems (moral hazard - lack of effort on agent's part and adverse presentation – agent presents the most favourable and self-serving version of needs/demands).
Problem domain	Relationships in which the principle and agent have partly differing goals and risk preferences (e.g. compensation, regulation, leadership, impression management, whistle-blowing, vertical integration, transfer pricing).	Goals may not line up and risks may work counter to each other. For example, the Department for Work and Pensions' purpose might be to provide support until work is found, but the recipient may be faced with greater financial risk if work is poorly paid. There is no incentive not to over-consume.

Table 2: Agency theory applied to social housing (adapted from Eisenhardt, 1989)

Actor Network Theory

Actor Network Theory has its roots in science and technology studies. Actors can be human or non-human and networks are a summation of a variety of different devices, not just human interactions, which are always in transition (Cowan et al., 2009). Participants are active mediators rather than passive intermediaries. Again, this theory is not widely used or accepted in housing and there are concerns about its value (Cowan et al., 2009), one of its weaknesses being that it is more of a method than a means of explanation (Callon, 1999). Actor network theory does recognise history and politics and is a relatively disciplined methodology, which Cowan et al describe as an ontological approach akin to Ricoeur's 'hermeneutics of faith' (Cowan et al., 2009), referring to Gadamer in putting forward that understanding is always an interpretation and hence interpretation is the explicit form of understanding. Callon's work (1986) set the way for actor network theory in his study of the attempted use of science to catch scallops. The scallops themselves became dissidents when they refused to anchor on to the towline devised by researchers. Callon demonstrated how scientific researchers became able to speak for the scallops which were transported into the conference room through a series of transformations (Cowan et al., 2009).

There have been some applications of the theory in social housing. Cowan (2009) has applied actor network theory to the nominations process but reports that there may be other better explanatory theory available – although there was some value in following the research method. Rhodes and Mullins have also applied themselves to network theory in housing (Mullins and Rhodes, 2007) and have identified that the theory could be applied in supply chains, policy networks, governance networks, organisations and complex systems, but since the aim of this study is to better understand the impact on individuals, behavioural theories are likely to provide more meaningful insight.

Economics and Behavioural Economics

A neo-classical approach to the study of housing emphasises the relationships between different actors, which are viewed through the framework of a market (Clapham, 2005), built on a universal assumption of 'economic man' (Simon, 1955) who is assumed to have relevant knowledge, aware of his preferences and ability to compute alternative courses of action so that he achieves as close to his preference as possible; However we have already discussed that the nature and size of housing stock available limits choice. In addition, an assumption that housing preferences will vary over the life-cycle and according to other demographic and economic variables (Clapham, 2005) is difficult to apply in social housing. In this respect, it is doubtful that social housing tenants act as usual and are, in some sense, irrational and make different decisions to people in the private sector (Marsh, 2004).

Behavioural economics, credited to Herbert Simon, attempts to address the shortfall of analysing situations by discovering the actual mechanisms underlying economic decisions (Simon et al., 2008). Simon recognises that sometimes people behave altruistically so that they evaluate alternatives by their consequences for the relevant group (their family, for example) instead of the self (Simon, 1987). In addition, behavioural theory explains that rational decisions are made in the face of people's limited information and limited capabilities for computing consequences: bounded rationality, leading to satisficing (looking for good enough solutions) and maximising in making - 'reasonable' decisions (Simon 1986). Simons points to history and previous levels of attainment that influence the aspiration levels when making decisions that influence choice 'it doesn't know it likes cheese until it has eaten cheese' (Simon, 1955). However, problems are often too complex for the agents' computational capacities, and requires their decomposition into sub-problems that are less computationally complex. According to Kahneman, these difficulties in computation are less important if heuristics allow more accurate predictions (Fiori, 2008).

Kahneman and Tversky were awarded a Nobel award for their exploration of the psychology of intuitive beliefs and choices, building on Simon's bounded rationality (Kahneman, 2003). Their primary aim was to contribute to psychology and a contribution to economics was a secondary benefit. They were concerned with three programmes of research: heuristics (representativeness, availability and anchoring) and bias, prospect theory (a model of choice under risk) and framing effects (where different choices are reached by altering the relative salience of different aspects of the problem). They picked up Simon's start point, accepting that the central characteristics for agents are that they reason poorly, but that they often act intuitively. Their behaviour is not guided by what they are able to compute, but by what they see at a given moment. Kahneman recognises the central role of emotion and the role of optimism in risk taking and the role of fear in the prediction of harm. Combined with the role of liking and disliking in factual predictions, relying on economics alone to understand policy implications is unrealistic (Kahneman, 2003) and assumes too much about the capabilities of people making decisions (Hursh and Roma, 2013).

Earlier in this chapter, we dealt with concerns about the lack of theory in housing research and pointed to literature that identified the issue, but noted that there is a growing interest in theory, particularly behavioural economics, which has been identified by some as the social science of choice when it comes to informing policy and policy-makers (Hursh and Roma, 2013). However, translating research in to policy implications is difficult. In the UK a 'Nudge Unit' (Behavioural Insights Team) has published a number of practical guides. The team comprises a number of academics (behavioural science), policy and marketing practitioners. Publications carry the Cabinet

Office logo, and include guides such as MINDSPACE, which is a guide to assist policy-makers in persuading people to change their behaviour, lifestyle or existing habit (Dolan and Britain, 2010). It attempts to show how behavioural theory could help achieve better outcomes for people– by stopping ‘bad behaviours’ such as vandalism, theft and threats to children and encourage ‘good behaviours’ such as volunteering, voting and recycling. The guide recognises that some people might be ambivalent about how much we want the state to intervene and that, like it or not, policy has big and often unintended impacts on behaviour and that government influences behaviour no matter what it actually intends to do.

MINDSPACE is the acronym used for the cluster of effects that the guide identifies as having repeatedly found to have strong impacts on behaviour (the acronym is Messenger, Incentives, Norms, Defaults, Salience, Priming, Affect, Commitment; and Ego).

Theoretical Standpoint for this Study

The aim of this study is not to take a theory and seek to prove (or disprove) it, and this approach is not inconsistent with housing research, as we have discussed. This shortcoming is viewed by some social researchers (King, 2009, Allen, 2009) as a result of a reluctance of seeing housing as a study of lived experience and housing as a dwelling, whereas these dimensions appear ambiguous and without certain cause and effect to housing researchers. It should be noted, though, that this research takes place within the context of choice, hence it has been important to discuss the theoretical propositions that are available in order to understand what is meant by choice and choosing. It is clear that, since housing is not a discipline in itself, theories can be imported from other relevant disciplines. In this chapter we have looked at theory from social science, technical science, economics and organisational behaviour, none of which provide a neat fit to the phenomenon being explored. Of all the theories, those from within behavioural economics and psychology are likely to provide the greatest insight, however the researcher’s background is in housing and management, not psychology. The difficulty of being able to capture the nuanced knowledge of housing policy by disciplinary specialists has already been discussed and insofar that it might be unrealistic for a behavioural expert to learn housing policy, the difficulty for housing researchers to robustly apply behavioural methodologies is also likely to be either difficult or limited in scope. As a result, a multi-disciplinary team based approach or staged approach is likely to yield the most insight.

It is possible, as more work is published about the links between behaviour and policy and vice versa that we might find ourselves on the cusp of a paradigm shift: that we are experiencing a prescience ahead of a 'new' normal science (Kuhn, 1970).

As a result, this study seeks to surface theory from examination of the phenomenon (fixed term tenancies) rather than shoe-horn any particular theory in – attempting to do so would put focus on theory rather than the lived experience of the participants involved, hence missing an opportunity to remain truly open to learn from what the participants had to say. That said, the final chapter returns to the issue of theory as a way of setting out what was found, taking the viewpoint that theory can be a useful way of presenting data in an accessible format, rather than proving that any particular theory fully explains the phenomenon or not. Housing is complex and these theories might help provide a few more jigsaw pieces. Anderson notes, for example, that homeless trends are not entirely linked to welfare regimes; and theories from psychology as well as structure and agency might have a role (Anderson, 2004).

The standpoint for this study is that choice and choosing are not the same and that people make the best choices from the information available; they are rational actors but their rationality is bounded by limited information and constrained choices, in addition their decisions are made in order to satisfy their immediate needs (Heap, 1992). In the next chapter, recognition will be given to the place in research of bounding as a result of belonging (Heidegger, 2008), and this issue is also recognised as being at play in the notion of choosing.

Conclusion

In this chapter we have looked at the role of theory in social housing research and noted that there are three elements at play in social housing contexts: firstly, structure of social housing in terms of housing policy and welfare policy, secondly, the housing needs and desires of the individual; and finally, what individuals choose to do as a result of the context for them as a whole. We have set out that the policy structure (both housing and welfare policies) are well discussed, but in a short-term policy-by-policy way due to the desire of policy makers to be informed and other commissioners to inform. In addition, the notion of choice from a policy view is well articulated, but there are shortcomings in our knowledge of choosing in a social housing context, due to a lack of academic work in this area and a lack of accepted theory.

We also outlined three broad theories that are helpful starting points in taking a closer look at the phenomenon of choosing behaviour: actor network theory, agency theory and behavioural

economics; however the purpose of this study is not to prove a particular theory or to focus on developing a particular theory specifically, but to be aware of the theories that help explain behaviour to provide a good understanding of the context of the study. This study sets out to highlight the issues rather than fully explain them away. To carry out an explanatory approach in addition to the study's exploratory approach would have been very ambitious and there is room to take the study further from a number of disciplinary approaches.

There is growing interest in understanding behaviour in economic contexts and the different disciplines (technical science, economics, social science and psychology) are each attempting to make sense of the choosing phenomenon in their own way. As theories begin to converge, we may see a new paradigm in understanding and explaining behaviour. Until such a point, and in order to continue to make progress in creating new knowledge and understanding, research that explores the phenomenon (sets out what happened) may need to remain distinct from research that explains the phenomenon (understand why it happened) in complex fields such as housing. This study values the lived experience and takes the standpoint that individuals act with rational choice so that people make the most of what they have and is the interplay of desires and beliefs (Brown and King, 2005), and that agency is at play: contextualised rational action (Somerville and Bengtsson, 2002). What is 'rational' is not universal and is specific to the individual and their context; As a result, choices might appear irrational (certainly to people who would have chosen another path) as if choosing badly and defeating oneself (Parsell and Parsell, 2012), possibly as a result of bounded rationality (Simon et al., 2008). This sets an ontological standpoint that justifies the hermeneutic methodology employed here, rather than setting out the theory to be applied.

Chapter Six: Methodology and the Research Process

Introduction

This chapter will explain how the research question drove the methodological approach required to answer it, and in turn how the methodology influenced the research methods employed. It will also set out how the research design ensured that the findings in this thesis were arrived at following robust academic quality standards by addressing validity, reliability and generalisability; and explains the field procedures that took place in order to achieve the aims of the thesis, to understand why and how (if social housing is the tenancy of last resort) a policy to fix the term of a tenancy might be effective – particularly given the evolution of the sector.

Earlier, underpinning chapters set out the complex nature of social housing, which is further complicated by the interdisciplinary nature of the field. Social housing can be discussed in economic, political, social policy, behavioural and business (practitioner) terms. Housing can be further discussed as a consumer good, as architecture, as a vehicle for political policy, as a welfare benefit, as an expression of choice or oppression, as an exploration of behavioural economics, a right, as an indicator of national wealth or poverty, as personal identity and psychology, a reflection of social responsibility care for the vulnerable. It is important, therefore, in putting forward a thesis located in the social housing field to explain what discipline is being explored in order to establish that the most appropriate methods have been selected.

This thesis has thus far established that there are inherent problems with the provision of social housing (in terms of both quantity and quality) and with how these homes are allocated. The research turns to explore the impact of the policy of fixing terms by assessing who would be affected by the policy and who would be entitled to a further tenancy. At a practical level, this will help managers and practitioners explore how their businesses will need to respond to the policy change. At a strategic level, policy makers can explore what the research means for evidence-based policy formation and at an academic level, what this means for prevailing theory. This ‘practising academic’ approach maintains the chain of evidence between what questions are asked of participants and the resulting substantive theory (Howell, 2012) proposed by the study.

Whilst subjectivity may be undesirable, both in terms of designing good scientific study and in terms of making fair decisions that affect tenants, the reality is (subject to processes such as appeals against decisions), a practitioner will be responsible for making a decision to grant a further tenancy

based on their interpretation of the evidence they elicit. These practitioners are responsible for making decisions that take in to account what they see is in the best interests of the individual and the best interests of the business they represent, rather than to achieve political aims or national objectives, unless this is passed down to them as their manager's direction (as a result of organisational interpretation of the demands placed upon them). In designing good scientific study, setting aside the issue of judging whether a tenancy should be awarded or not, Borne questions if such reflexive, interpretive exercises - and qualitative research generally - can really be considered scientific at all (Borne, 2013). In particular, small sample sizes and difficulties in replicating studies give rise to criticism about the validity of findings; that said, Borne recognises that this is an issue in all scientific practices, which he argues is inherently mediated through the social system. Attention is given to reflexion about the nature of subjectivity in the methodology section of this chapter.

Through the presentation of the research findings, readers are invited to make their own journey (Smythe et al., 2008), to listen for the call on their own thinking - driving the narrative style in this thesis, additionally recognising that researchers are never outside the research; a shift from the problems of epistemology to those of ontology, drawing upon Heidegger's viewpoint (Corney, 2008) that all knowledge emanates from people who are already in the world and as such we are always within the hermeneutic circle (Dilthey, 2002): the individual experience stands for the experience of a much larger group and the narrative encompassing the actor who lived through the experiences recounted by the author telling the story. It takes the standpoint that it is not possible to obtain knowledge (of beings, causes and forces) without experience (Kovacs, 1989). This places this study at the at the constructivist end of the positivist/constructivist continuum. Positivism can be described as a paradigm which takes the ontological viewpoint that reality can be totally understood; it exists and can be discovered (realism). The epistemology (the relationship between the investigator and what can be discovered) is that the investigator and the investigation are totally separate and values are overcome through scientific procedure; it presumes that it is possible to arrive at the truth. Methods are primarily quantitative and are frequently scientific experiments based on hypothesis. Post-positivism takes a critical realist position, recognising that reality may only be understood imperfectly. The constructivist paradigm takes a relative realist ontological position, taking the standpoint that reality is locally constructed and based on experience. Reality is dependent on the person or group and can be changeable.

There is a less clear distinction between ontology and epistemology in constructivist approaches and findings are created as the investigation proceeds. Methods can be highly qualitative (Howell, 2012) and whilst constructivist approaches are suitable for addressing the more complex nature of

human relationships experienced in social research, there is a firm place for realist approaches. In choosing a method, consideration needs to be given to the data available to answer the research question is required, the methodology then driving the choice of methods; and in return different methods are better suited to some methodologies than others.

As a result, this chapter will justify why a hermeneutic phenomenological methodology is appropriate and why qualitative, interpretive and exploratory research methods were employed. In this case, positivist/realist approaches supported by data highlighting the lived experience would be preferred in order to generalise from robust data and draw on empirical evidence about the impact of fixed term tenancies, but until these tenancies have been in place long enough to have an impact, quantitative data are unavailable. The remainder of the chapter will also set out the research process in detail.

Methodology

According to Depew (Depew, 2002), the word 'methodology' describes the philosophy of science and was born at the point that science separated from natural philosophy and he dates this point at around 1830, when Whewell coined the term 'scientist'. Depew claims that philosophers of science lifted it to a new role as a primary resource for legitimising and stabilising what were initially very liberal regimes from the notion that science rests on a disengaged, objectivistic, individualistic, representationalist, empiricist, reductionist, foundationalist and above all proceduralist epistemological stance (Depew, 2002) - he argues that the philosophy of science has been guided by the wrong philosophy, that the right one is the hermeneutical philosophy of Heidegger (Kovacs, 1989) and Gadamer (Gadamer, 1975), an ontological approach that considers science as the 'uncovering of Being of beings' and that science is a practice. He criticises epistemological approaches as being joined by the bailing wire of logic and that inferential connectivity might be too thin to bear the weight placed on it: these difficulties are considerably reduced from a phenomenological point of view, that to perceive something is to be able to interpret it directly - to read the conditions of its presence. He uses, by way of example, the understanding that we no longer perceive that the sun goes around the earth, let alone think it. Fundamental ontology tells us that having a relationship to nature is a condition of having a social relationship to others that is centred on scientific praxis, just as, conversely, having a social relationship with others that is centred on scientific practice is a condition of encountering nature in the objectifying way that yields systematic knowledge (Depew, 2002).

The range of methodologies is acceptable in social research and an important starting-point is an understanding of the appropriate methods of evidence collection to answer the research question.

For this thesis, we are trying to understand why people have not left social housing and how they might be affected if they were subjected to fixed-term tenancies. These questions are difficult to answer using realist, quantitative paradigms of enquiry at this time - quantitative methods would be useful in providing an understanding of how many people have left or stayed and data interrogated to draw valid conclusions about the characteristics of those who have stayed and those that have left, explaining the differences between the two. The earliest this sort of information will be available will be 2017. There are limitations in applying constructivist paradigms in answering the research question for this thesis. The further away from those used in more traditional, positivistic approaches associated with the natural sciences, the greater attention is required to demonstrate that the methodology and methods are scientifically and academically valid. In this thesis, whilst information is not readily available for analysis using realist or critical realism methodologies, there are valid concerns about the application of more constructivist methodologies.

Threats to validity arise from criticism of the way subjectivity is recognised and addressed in constructivist approaches, rather than carefully isolated and designed-out as in the positivistic paradigm. As such, there is a danger that highly phenomenological approaches appear as a 'black art' or academic musing without scientific justification. However, key thinkers such as Latour believe, that essentially, even laboratory experiments (to the inexperienced) are not a search for the truth but a mechanism for ignoring results that do not follow the scientific orthodox and that all results are socially constructed within the laboratory (Latour and Woolgar, 1979), hence recognising that research can be flawed if not designed and implemented carefully. Incidentally, some of these issues are controlled in this study in two ways: Firstly, social housing is not an academic field in itself and does not come with a taught-in acceptable set of methods and design. Secondly, the researcher is not located in any particular academic field, so does not approach the research subject with a pre-set epistemological/ontological position or employing an unchallengeable way of addressing the research question. In this instance, the researcher also does not have a political position, but rather a curiosity about how people decide to behave to mitigate the impact of public policy.

The ontological standpoint for this research is that reality, as far as it can be described and identified, cannot be totally understood, and an ontological account of human sciences is a science-as-practice (Guignon, 2012). Epistemologically, it is difficult – and potentially undesirable - to totally separate the researcher from the researched. There is no one 'truth', with a separate and often heuristic perception of truth located in each individual. Collectively, these individual truths are put forward in political and public opinion. In discovering what might happen as a result of introducing

fixed term tenancies, positivistic and post-positivistic paradigms of enquiry are unlikely to provide insight yet. Over time – when quantitative data are available – these methodologies will be powerful, particularly when the outcomes of actually providing fixed term tenancies are known and facts (or truth) can be searched out and analysed. At this stage, when fixed term tenancies are just being introduced, data and interviews require interpretation in order to predict what outcomes might result.

In the context of the research question for this thesis, it is difficult to clearly establish the distinction between truth and reality – epistemology and ontology. What is true (and, to some extent,) what is real depends on the viewpoint of the person being asked, who is asking and why. For example, in deciding who should be granted a social tenancy and who should not, there are a number of versions of truth. Currently, these polarise from the ‘skiver versus striver’ arguments, coined by Cameron and reported heavily in the media (The Guardian, 9 January 2013, for example) to those in need being let down by the current welfare reform (The Independent, 13 September 2013, for example, Gogan, 2013). Each person asked will have a version of truth which might be based on a view that either benefit recipients are maximising their circumstances and avoiding work, or that benefits are providing much needed and deserved support, or a view somewhere in between. It is also highly likely more than one truth might be held, according to their personal circumstances, who the ‘truth’ is being applied to and who is asking. This study found that a person might see their own receipt of benefits as deserved, but people in similar circumstances as not deserved. In addition, when people discussed what they thought benefit recipients were like, often they described young alcohol and drug users, not people struggling to cope with poor health, for example. It was possible to identify heuristic, short-cut, views which were different to the views put forward when specific individuals were discussed. Whilst it is ideal for both the practitioner making decisions about a tenant’s circumstances and the researcher in making an analysis to see things objectively, it should be recognised that scientific procedure is unlikely to drive the underpinning epistemology. More likely, the findings will result from the immersion of the researcher or practitioner in the field, with views shaped by the insight gained from what was experienced (Howell, 2012). Latour (2005) recognises the importance of immersion in order that we learn the actor’s language.

Due to the subjective nature of the research area (the granting/desert of a fixed term tenancy), ontology is shaped by an individual’s view of the truth. If an individual believes benefits claimants are not deserved, they will be able to describe a reality that fits that view. The facts – truth and reality – in this case, are descriptors and not causes. Social housing tenants can be described by their educational attainment, employment status and a range of other statistics and it may be

possible to identify a number of correlating factors and use modelling techniques to look at the likelihood of a person staying or leaving social housing, but predicting how someone might behave in the future requires construction and interpretation. There is no historical data to look at in investigating the phenomenon in focus; in addition, there are no similar interventions to compare with in the UK.

It is critical for the researcher (and practitioner) to be acutely aware that the people they are interviewing will be constructing truth and reality as they are questioned and that these positions are not fixed. Truth and reality, in this context, can be newly constructed in each conversation, depending on who is asking and why, what the threats and opportunities are, and what influences are being experienced. During the study, the media focussed on a woman who claimed she had ten children to maximise her claim for benefits and this was used by participants to explain their negative attitude to claimants, even though they might be beneficiaries themselves. In addition, it is important for both practitioner and researcher to maintain a distance from the viewpoints being expressed when the researcher immerses themselves in the subjective world of the research's participants in order to arrive at a more objective viewpoint. They are views to be objectively understood and not agreed or disagreed with.

Since there is a need to take in to account that reality can be locally constructed and dependent on the person or group and also changeable, recognising the link between the researcher and the researched, methodology that allows for interpretive theory construction, emphasising understanding and the relationship between interpretation and the phenomenon under investigation is better adapted: Howell (2012) states that patterns rather than cause and effect are important, with theory and practice closely related and developed in to praxis, the process by which the relationship between reflection and practice or theory and practice can transform society and individuals within it.

Hence, an appropriate methodology for this study is to look at the phenomenon in an interpretive way. There are a number of methodologies that fit this description, including grounded theory (Glaser and Strauss, 1967), ethnography (Atkinson and Hammersley, 1994) and hermeneutical (Heidegger, 1962) and constructivist approaches, including action research (Greenwood and Levin, 2000).

Constructivist approaches would appear to suit because they recognise that knowledge is important in creating reality, that epistemology and ontology are constructed and not easy to separate; however, the emphasis here is on building understanding through participation. Whilst it was

undesirable to totally separate the researcher from the researched, a level of distance was still important to retain, hence ethnographic methodology would not on its own provide the evidence required to answer the study's questions. There was a danger that, through total immersion in the life of the participants, the link to the purpose and intention of the current housing strategy would be lost. A similar issue might be experienced in following a grounded methodology, although again, there may be benefit in employing grounded methods to capture why tenants do not leave social housing. However, grounded theory requires review after each step in data collection in order to influence and shape the next set, so that theory evolves as the study progresses (Lowes and Prowse, 2001). In this study, the database was categorised at the end of data collection, although reviews did shape who was selected as the next participants.

What was important here was to explore the relationship between the lives and experiences of the participants and the prevailing theory driving housing strategy and policy, to understand if it might work and to propose theories on the likely impact. Dilthey recognised the need to undertake this immersion whilst ensuring there remains a distinction between the researcher and the researched (Dilthey, 2002) and that the individuals are shaped by cultural traditions and events, that there is a continual interaction between the implicit and explicit, the particular and whole: calling this the hermeneutic circle (Dilthey, 2002, Gadamer, 1975). Hence, in this study it was important to understand the history of social housing, how we got to here, to better understand how the participants were responding. Heidegger (1962) describes this methodology as hermeneutic phenomenology. The approach involves understanding actual people in actual circumstances, considering that interpretation is necessary and that meaning is linked with time. The roots of the paradigm are traced to the post-Kantian work of Heidegger, in his exploration of the temporal nature of being (Heidegger, 1962). The advantage of using this approach here is that it makes it allowable to recognise individual existence in the world and belonging to the environment, recognising that truth and reality will emerge through insight and intuition. This makes truth and reality temporal and validates immersion in the research data in order to inform the research outcomes. It is accepted that replicating this research, over time, could surface new views. The economic climate will change and welfare reform will have an impact which may change the results achieved. Whilst the study is replicable, it was time intensive and further studies would benefit from using less exploratory and more quantitative methods. At that point, more critical realist methods will provide the evidence required in a much less time-intensive way and without some of the shortcomings identified with highly constructivist approaches discussed in this chapter (that is, the threats to validity that might arise from a potential lack of subjectivity, small sample sizes, large quantities of difficult-to-manage data and difficulties in generalising).

Whilst both phenomenology and hermeneutic phenomenology are elements of the constructivist paradigm, critics state the importance of differentiating the two (Dowling, 2007). When we construct self-identity, we create, absorb, build and expunge; we construct over time, in different places, according to our relationships. Husserl recognised that human subjects are not simply reacting automatically to external stimuli, but rather responding to their own perception of what these stimuli mean and that phenomenology is the study of lived experience in the life-world. Husserl's thinking, on the other hand, of objects as 'phenomena', to understand their boundaries and permeabilities and what made them 'them' and not 'us' is differentiated from hermeneutic phenomenology, which inextricably interweaves object and self. For Husserl, though, it was important for both the researcher and the researched to bracket (become aware and set aside) beliefs about the phenomena to see it clearly. Husserl worked at the same institution (Freiberg) as Heidegger, who inherited his professorship from Husserl, however Heidegger focussed on Dasein, being there in the world, recognising historicity – a person's history or background, including culture from birth and handed down – presenting ways of understanding the world. Interpretation was seen as critical to the process of understanding. Hermeneutics is therefore the study of human cultural activity of texts with a view towards interpretation to find intended or expressed meanings. It is worth recognising that critics believe that Heidegger turned to incoherent thought and argument (and close association with the Nazi movement), although Gadamer took up his work and developed it (Lavery, 2008). Gadamer, also working at Freiberg and influenced by both Husserl and Heidegger, took these approaches and started from the position that a person seeking to understand something has a bond with the subject matter that comes into language through traditional text and has a connection with the tradition from which it speaks. He believed that bracketing was not only impossible but absurd (Lavery, 2008).

Guignon (2012) explains that hermeneutic phenomenology sets out to describe human beings as they show up in 'average everydayness', so that human existence is found to be both meaning and value laden and in need of interpretation in order to be properly understood, characterising a human being as an 'event' or 'life story' unfolding between birth and death; an account of being-in-the-world, recognising that reality is what we perceive at that moment in time. He also criticises phenomenology as purely descriptive, it does no explaining. He tracks hermeneutics, the theory of interpreting, as having roots with the reformers and the work of Wilhelm Dilthey having a great influence on Heidegger. He describes the circular nature, starting from our general sense of what things are all about, using that background of understanding in order to interpret particular phenomena and on the basis of these concrete interpretations revises its original sense of what things mean. Hermeneutics questions the idea that we can gain access to brute, value-neutral

meaning-free 'facts' about objective properties of the human. Humans have characteristics such as temporality, historicity, thrownness into the world and understanding. These cannot be reduced to be empirically discovered, law-like causal determinants of objects. Heidegger believed we should think of human agency as a special sort of movement, having suggested that by our own everydayness (such as the clothes we buy and where we shop), we are roughly the same as most people in our social circle and profession. Essentially, being with others will tend to make us fairly typical representations of the They and that there is no (Cartesian) 'I' or 'self' distinct from the familiar totalities of relevance in which we dwell. In his work, *Being and Time* (Heidegger, 1962), Heidegger outlines that we are always participants in the wider context of a historical culture. Dasein has two essential structures, being the They and being an authentic self. The authentic self is not a thing of any sort, but is rather the temporality of life itself.

As a result, the underpinning philosophy is to address the research from a hermeneutic stance, both to address the study's questions and to enable the use of language and application of narrative in a process that is less contrived, less controlled and altogether more fluid, contingent and contextual (Bowers, 2010), recognising that the theoretical stance is to recognise the lived experience, without a need to test a particular theory.

Research Methods

Having established that a hermeneutic paradigm of enquiry was appropriate for the research question, it was more straightforward to establish which research methods could be employed; it is clear that highly qualitative methods would be suitable. What is required is close study of individual participants' circumstances in order to interpret them and the possible actions that both landlord and tenant might take, hence the need for highly qualitative approaches beyond the scope of surveys of opinion or simple closed question interviews.

Previously, two dilemmas of this study were identified; that social housing is not a scientific field in itself and also the researcher is not located in any particular field, leaving no obvious bias towards selection of methodology or methods. This meant that the range of suitable research methods was assessed in this context, according to suitability for use in a hermeneutic paradigm. The method selected was the use of case study using the framework described by Yin (2009). However, Yin's framework lacked detail and guidance on the analysis of the resulting data. For this, Lieblich et al (1998), Reason (1994a) and Silverman (2011) were relied upon. The main source of data collection was through semi-structured interview, which took place in participants' homes.

The case study research method is used in a range of situations and is common in psychology, sociology, political science, anthropology, social work, business, education, nursing and community planning. Historically, case studies have been used in the early exploratory phase, with surveys and histories used for a descriptive phase and experiments used for explanatory or causal inquiries.

Case studies are most relevant when answering 'how' and 'why' questions when there is no access or control over behavioural events and the focus is on contemporary events. Yin (2009) provides a useful table:

Method	Form of research question	Control over behavioural events	Focuses on contemporary events
Experiment	How, why?	Yes	Yes
Survey	Who, what, where, how many, how much?	Yes	Yes
Archival analysis	Who, what, where, how many, how much?	No	Yes/no
History	How, why?	No	No
Case study	How, why?	No	Yes

Table 3: Comparing research methods (Yin, 2009)

All in all, the three conditions described by Yin and presented in table 3 are met, making case study research a suitable research method for this study. None of the other methods suit this study better, with surveys being the next closest match. Experiments would not be suitable as what is required is a test of a tenant's eligibility to stay and their response as a result. Experiments influencing individual behaviour, using methods from social psychology, might provide some insight in better understanding how people might respond - but would not explore who would stay and who would not. Furthermore, conducting such a study would require experience in this field. Archival analysis and secondary interrogation of data would not be possible, as neither yet exists and there is no history to rely upon to draw lessons. There is some insight to be gained from an understanding of the implementation of fixed term tenancies in New South Wales, however it is not possible to generalise from this data due to fundamental differences in other parts of the housing policy (rent is charged at market rates in New South Wales, thus removing an incentive to stay). It will not be possible to conduct quantitative analysis of the potential impact as data will not exist until tenancies expire their fixed terms.

Surveys, questionnaires and closed-question interviews lend themselves to collecting large quantities of data that can be interrogated, and indeed some studies have employed these techniques to answer similar questions to those posed in this research, for example Lupton (2011). As a result, these studies can say (with some certainty) the opinion of the tenants they questioned. These studies are useful and have their place; however this thesis makes an additional contribution by exploring the lives and lived experience of the tenants involved in the study – the lack of which has been commented on in social housing research (Kemeny, 2002a), as discussed in the earlier chapter, *Theory and Social Housing*.

The study seeks to answer ‘how’ and ‘why’ questions such as why do people stay, if social housing is the tenancy of last resort? How many people are likely to leave at the end of their fixed term? Why are they not able to leave? How do they feel about fixed term tenancies? Surveys would not give the deep rich picture that direct observation and interviewing would. In addition, surveys are useful to describe incidence or predict outcomes but are not as exploratory a method. In this study, the researcher has no control over a tenant’s life, or how they report it, but care is needed when discussing a tenant’s potential intentions and circumstances, as it will be possible for the researcher to introduce bias. It is also possible for the participant to believe they may benefit in presenting a more bleak view of their circumstances.

There are, however, concerns about the use of case studies as a research method. Some of this may arise from confusion with the use of case study as a teaching practice, where material is put forward simply to put across a point more clearly. This type of case study is not the same as case study research. Case studies also do not necessarily lend themselves to generalisation, and if this one of the required outcomes, then experiments or surveys may be the more appropriate vehicles. Case studies are valuable in expanding and generalising theories – analytic generalisation, rather than proving to be representative – statistical generalisation.

Whilst case studies can take less time to collect data than full ethnographic studies, which can require a long time in the field, case studies can be lengthy and produce unreadable documents. Case studies are also not a suitable alternative to true experiments, when it is important to be certain about cause and effect.

The major concern, though, is that there is a lack of developed process and procedure that has been tried and tested, argued and debated, refined and challenged. This means that researchers have to be experienced as they will not be able to follow established routines. The validity of the study may

be questioned if documentation is poor and the design inadequately detailed, which can lead to weaknesses in replication of the study.

A full ethnographic approach was not appropriate for this study for the reasons described; however, there are benefits to including observational elements. In this study, participants were observed in their own setting for two reasons, firstly to aid rapport and make participants more comfortable in familiar surroundings, secondly to introduce a degree of observation (Silverman, 2011) in to the research design, both as an opportunity to triangulate information to assist with reliability and to enrich the information gathered so that an engaging narrative could be presented. There are further issues with using observational ethnography. Atkinson and Hammersley (2004) identified four issues: an emphasis on exploring social phenomena rather than testing hypotheses, a tendency to work with unstructured data (not coded at point of collection), the investigation of a small number of cases, and analysis that involves explicit interpretations of the meanings and functions of human actions. These issues are not discordant with those experienced in hermeneutic phenomenology and with case study.

The format for presenting the captured data was influenced by William Foot-Whyte's (1949) study of restaurant work, the tradition set by the Chicago School approach to sociological research (Fine, 1995) and Paul Harrison's (1992) study of life for tenants in the Hackney Marshes. These approaches recognise the importance of context and process in understanding behaviour and capturing social meaning, presenting the narrative in a way that allows readers to consider their own views on truth and reality. In their own ways, their research enabled interaction between the research and policy-makers – which assists in conceptualising new problems for policy-makers and practitioners (Bulmer, 1984).

The data in this study was categorised by eye and hand through immersion in the data rather than the use of computer-aided software. Of course, it would have been acceptable to present the information in the form of data and categorised facts – however by categorising what was said and presenting it in themes using the words of the participants, it is easier to keep in mind that what is being discussed here are people, their lives and their homes. This is not a clinical discussion of who gets housed and who does not, but a study of what impact policy actually has in establishing or disrupting stable family lives: after all, settled homes are important for the development of our children and the wellbeing of our families (Lee and Croninger, 1994). The research process, based on the work of Yin (2009) was as follows:

Identify methodology and methods

Identify context and appropriate methodology and methods

Define and design

Develop propositions

Address standards of quality in the research design

Design data collection and interview protocol

Conduct a pilot interview

Refine interview process

Prepare, collect and transcribe

From the tenants who were allocated their property in 2007, select 2 or 3 cases

Conduct case studies and transcribe interviews, consider

Select a further 2 or 3 cases

Conduct case studies and transcribe interviews, consider typology

Select a further 2 or 3 cases

Continue until saturation reached. There were nine cases, plus triangulating interviews

Assigning appropriate pseudonyms and anonymise identifiable information

Summarise case studies

Summarise answers to interview questions

Analyse and conclude

Construct a database of responses

Categorise database

Identify initial theory

Further categorisation of the database

Modify theory

Develop policy implications

Table 4: The research method

The remainder of this chapter will set out this process in more detail.

Define and Design

Study Propositions

In order to narrow down the scope of the design so that data was collected that answers the research questions, the propositions were identified – although the purpose of the research was to explore the phenomena, hence the propositions were formed as questions that needed to be answered.

The study sought to answer a number of specific questions: Is social housing the tenancy of last resort? What are tenant's attitudes to fixed term tenancies? How many participants would be facing a move? Why are people unable to leave?

The proposition was exploratory: that is exact propositions were not being posed except for the first question, which was set to explore a view that social housing is a tenancy of last resort. This helps maintain the chain of evidence and is discussed in more detail later.

Propositions

The first issue to address in designing the study's propositions was to understand how the design could be structured in order to answer the identified questions and provide the appropriate level of information for interrogation. The units of analysis (cases) were individual tenants, but the most important issue to resolve was whether these individuals were each an identifiable case, in an holistic multiple case study, or embedded units of analysis in a single case study? The issue was resolved by understanding the approach to replication. In this study, it was already known that tenants would have a variety of reasons for remaining in social housing, hence a single hypothesis to prove and single, embedded case study was not appropriate as there would be insufficient cases to demonstrate literal replication, though there might be a number of contrasting, theoretical replications.

It made sense here to have two (or more) cases to support each of the possible outcomes to each of the questions posed, however it was unlikely that it would be possible to detect which outcome each individual would meet from the available quantitative data.

At the design stage, it was proposed to interview as many as 15 individuals; however this was reduced as sufficient evidence was collected from fewer studies, nine in all, plus some further triangulating interviews with people outside the group of tenants who were allocated homes in 2007. The study was not comparative, in as much as it did not identify different individual unrelated cases in which to explore a common hypothesis.

Only Teign Housing tenants were selected, mainly due to access, but also to ensure that the themes explored were not sensitive to different housing associations' policies and practices. Each association manages tenancies in their own way, particularly with regard to how they will implement fixed term tenancies. In addition, geographical variations would be introduced (such as availability of work or affordable homes) that would further complicate the analysis of data. However, this means that the research findings need to be qualified by setting out the peculiarities of the geographical area: The research was conducted in a largely rural environment where wages are low but house prices high, the population is aging with a net loss of younger people leaving to study and gain employment. The area, though suffering some disadvantage, still ranks outside the top 25% in the index of multiple deprivation. Tenants are highly satisfied with their landlord and with the quality of their homes. Although three participants live in some of the less desirable flats, the quality and desirability of these homes is still higher than typical local authority-built urban flats. The properties in the study ranged from a non-traditionally built (concrete panels with a mansard roof - difficult to heat and suffering from damp) flat on a traditional local-authority style estate to modern five-year old houses on a mixed-tenure development.

Quality in the Research Design

Yin was used as the base of the research design to ensure that the research was academically and scientifically robust. The research process did deviate from Yin's method when some difficulties were experienced, but this will be discussed in more detail later. Yin (2009) spells out the four commonly-used tests of quality applied to social science methods. These are construct validity, internal validity, external validity and reliability. Dealing with these in turn:

Construct Validity

There is an inherent risk in employing the case study method of research in that the outcome may simply be a set of observations and judgements made by the researcher. In order to overcome this, the research design identified specific concepts linked to the study's objectives and identified operational measures that match the concepts.

Yin proposes three tactics to help design-out construct validity issues: by using multiple sources of evidence, establishing a chain of evidence and key informants reviewing a draft of the case study report.

This research project is a multiple embedded case study that uses the individual unit of analysis to replicate a direct result and deals with contrasting conditions (theoretical replication). This design was chosen to plan-in construct validity. The proposition being tested is that social housing is viewed as the tenure of least choice, therefore tenants would be happy to leave should their

circumstances have improved and moreover, individuals will be working to do so, as leaving social housing is their desired outcome.

The approach was to remain open and flexible, to return to the design phase via a feedback loop if it was apparent that new theories were emerging or the design was not providing answers that maintained a chain of evidence. Yin (2009) describes the chain of evidence as the link between the case study interview or report, the database, citations to specific evidence in the database, the protocol and the study questions as a linear movement up or down the chain. Paying attention to the chain of evidence during the design phase proved invaluable as during the analysis phase it was clear that a new proposition was emerging. By returning to the link one question, a second iteration led to the proposal of a new view: that there is little advantage to leaving social housing for the participants. The chain, in this study was:


	Link one: Why would a policy of fixing the terms of tenancies be effective, if social housing is the tenancy of last resort?
	Link two: Is social housing the tenancy of last resort? What are tenant's attitudes to fixed term tenancies? How many participants would be facing a move? Why are people unable to leave?
	Link three: Research protocol, selection of cases and database construction
	Link four: conducting cases study interviews. The first part of the interview assesses likelihood of being granted a further tenancy. Second part explores attitudes to social housing, thoughts about their home, past and future aspirations.
	Link five: observation and triangulation

Table 5: The study's chain of evidence.

In order to strengthen construct validity, key informants such as respected colleagues in social housing read and challenged the report. Following completion of the case studies, two further interviews took place with new tenants on a fixed term tenancy to test if their views were consistent and interviews took place with housing professionals. Prior to undertaking the case studies an interview was conducted with a housing professional in the New South Wales state housing department, where fixed term tenancies have already been introduced.

There was potential in this study to make subjective assessments if care was not taken, the risk arises from theorising about the reasons why tenants have not left social housing. The test that

indicates that a tenant would have to leave social housing (if they were on a fixed term tenancy) was relatively straightforward, providing tenants do not deliberately mislead the researcher about employment and about the needs of people in the household – but this is a weakness that will be faced by housing management, so the study may provide some helpful insight. A key finding of the study was the importance of the relationship of the housing practitioner with the tenant when determining less clear-cut decisions.

Information supplied by participants was validated by cross-checking anti-social behaviour records, payment of rent, receipt of benefits and other housing management information from Teign Housing's central database.

Internal Validity

Yin (2009) refers to numerous threats to internal validity, but specifically addresses two. The first one related to the conclusions about causal relationships in explanatory studies. The problem is caused by failing to identify other causal factors. The second relates to making inferences without fully investigating rival explanations and possibilities.

These risks were overcome by pattern matching, explanation building, addressing rival explanations and using logic models. These principles were embedded in the research design, however when pattern matching, Yin's approach did not provide sufficient detail to analyse the narrative produced by the participants. His description proved to be a blunt instrument in analysing large quantities of script and the ambiguity that such broad narrative presented. In the actual analysis of data, a categorical-content analysis was used (Lieblich et al., 1998). The analysis was confined to exactly what was said, rather than how something was said and the text was separated into categories that emerged from the narrative as a whole, not categorised by the question that was posed. This was because often relevant content was frequently presented in answers to other questions, with each individual presenting a 'story' of their own, each adding to the overall propositions that were proposed by the study in the round.

Lieblich et al (1998) presents a number of approaches to analysing narrative research, these are a holistic-content perspective, holistic form, categorical-content and categorical-form. Holistic forms were excluded as too broad for the nature of the study and would require focusing the study on one individual, which would mean that the propositions would be insufficiently saturated – one case would be explored in fine detail, however would not present sufficient evidence to base views on the number of people who would or would not be granted a further tenancy. For this, a range of people needed to be interviewed. In addition, a categorical-form perspective would have made analysing the amount of data generated unmanageable, focussing on verbal behaviours. This further

level of analysis could be conducted using the recordings of interviews and could provide insight for researchers interested in human behaviour. Here, the research design was influenced by the need to produce informative, useable outcomes within a restricted time-period – to be used by practitioners and policy-makers.

Categorical-content analysis (content analysis) brought together the content of narratives, irrespective of the context of the complete story (Lieblich et al., 1998), so that propositions emerged. The process involved typing the transcripts from each participant, merging them in to one dataset, deleting the interviewer's questions and then categorising and coding the remaining content.

The threats to validity identified in this study were a craft rival (rival created by the research design) and real-life rivals (Yin, 2009). The craft rival was that participants might believe that the researcher might have some influence over decisions about their housing and be cautious about what they said. This was addressed by reassuring participants about confidentiality and taking time to establish rapport, interviewing people at home, the researcher maintaining an objective and questioning stance and by triangulating information; However (as the pilot study highlighted) it is recognised that this threat would become more likely if someone's tenancy was genuinely in question, hence it would be undesirable to completely remove this behaviour. A note of closing remarks was made and there were two instances where a participant asked if anything could be done about aspects of their home.

Two real-life rivals were identified: that the research was confined only to those who have not left, not a comparison with those that have; and people might not think that they would personally be affected. Dealing with those that have left social housing was outside the scope of the study due to the difficulty in accessing representative participants. In addition, a thesis exists on this topic (Household change, residential mobility and the changing role of social housing : a multi-method study of the sector's role in the life course of exiting tenants (Harvey, 2005)).

Participants took quite a hard view of other people that they thought were undeserving of welfare support. This societal rival remains a risk to validity as it was clear that participants felt that fixed term tenancies (which they articulated as being applied to others who they saw as undeserving, not themselves) were a good idea. Participants did not consider themselves as unworthy recipients even though they might be viewed by others as such.

External Validity

External validity deals with the issue of generalisability, the ability to take the findings of this study and apply them elsewhere. This study was not intended to lead to statistical generalisability, in that the findings were unlikely to produce results that could be applied to the general population. The study aims to provide analytic generalisation, as expected from the case study method, that it is striving to generalise the results to broader theory. A weakness of the categorical-content form of analysis is that the categories that emerge might not match to those set out at the design phase, so that theory is discovered as it emerges through the data, although this approach is favoured when developing theory in a grounded way (Glaser and Strauss, 1967). In this study it was anticipated that some of the theories that might emerge would relate to the barriers people experience in leaving social housing. What was expected was that participants would (consciously or not) articulate their internal barriers in terms of educational attainment, unemployment or under-employment or external barriers in terms of access to work or affordability. However, the proposition was not proved, that social housing is not the tenancy of last resort and a new proposition was posed: that there is little advantage to leaving social housing for the participants. This study, in going beyond proving or disproving the proposition, ensured that the study remained open to finding the grounded truth as experienced by the individuals involved in the study and not the truth experienced by academics, politicians (policy-makers and those that seek to persuade and represent) and practitioners.

Reliability

The final test of quality requires that studies are well documented and repeatable, with bias and error minimised. This study was documented to an auditable standard, so that it can be accurately repeated. The case study protocol was established before interviews began and full records of events were kept, although sensitive personal data will be destroyed once the thesis is published.

The study is replicable, which assists in external reliability and so can be used in further temporal studies to assess the impact of current policy in changing the behaviours and views of individuals, however having explored the issues put forward in-depth narrative development may not be needed. As such, the study can inform further explanatory research to propose theory and allows analytical generalisability so that the concepts can be applied in business planning.

There was a feedback loop between conducting the case studies and theory development to ensure that theoretical propositions were reconsidered and the research redesigned to ensure that preconceived ideas were challenged, which – as noted above – proved insightful in putting forward a new proposition.

Good planning and piloting minimised error and bias, although, as has already been discussed, the researcher would need to interpret the information obtained from a tenant in order to make a judgement about their eligibility to have their tenancy renewed.

Ethics and the Research Design

The data collected falls within the definition of sensitive personal data as set out in the Data Protection Act 1998 and information has been processed, stored and used in accordance with the requirements of the Act. No person is identifiable from the information presented in the thesis and data is stored securely.

Participants were exposed to observation of their personal circumstances and may have inadvertently or deliberately disclosed information that could give rise to ethical concerns in three ways. Firstly, they may disclose information, such as illegal activities or risk of harm to a vulnerable person that should not be ignored. Secondly, they may believe that the researcher has influence with the housing association. Finally, they may disclose information that indicates they have committed a breach of tenancy which would normally lead to enforcement action.

Dealing with the latter issue was more straightforward. In order to make more meaningful observations, it was vital that case study subjects felt they were not being judged, felt relaxed and comfortable about expressing their own views, aspirations, dilemmas and barriers. This could not be achieved if the participating tenants believed that information might be accessed by the housing association in any way. All data captured is stored in a private folder, not on a public drive. Participants can be identified only by a false name and an identity number. A separate record is kept of the identity number and real name. These records are securely locked away separately and will be destroyed following publication of the thesis. Neither the contents of interviews nor the data captured about individuals has been shared with the housing association. In essence, confidentiality was observed in the same way as if the participants were interviewed by an independent researcher. It became apparent that a number of tenants were potentially committing tenancy breaches and two may have committed tenancy fraud in the past, they were not disclosed to the housing association.

Addressing the first issue, which is accidental or deliberate disclosure of illegal activity or risk of harm, was more difficult to address as the risk of harm cannot be ignored, even if this meant compromising confidentiality. The independent researcher approach outlined above and the University's code of ethics was applied. No information that indicated illegal activity or risk of harm was disclosed by participants during the course of the case studies – although, as mentioned above, it was possible that some tenancy breaches and historic tenancy frauds were disclosed.

Dealing with a perception that the researcher can be influential with the housing association is critical to the validity of the case studies as many tenants falsely believe that their housing provider can allocate a new home at their own discretion, not understanding that allocation is monitored and regulated by the local authority. Lobbying and constructive complaints are frequently experienced by staff in neighbourhood teams. The interview introduction was scripted in order to ensure that all participants were given the same instructions. Participants were informed that the interview is confidential and will not be discussed with anyone at the housing association. Participants were asked to take up any matters raised directly by contacting the customer service helpline.

Pilot Study

A pilot study took place to test the research design. The participant was a tenant employed and closely involved with the housing association for a number of years. The reason why a relatively well-informed tenant was used was so that feedback could be obtained about how effective they felt the interview was and to give the opportunity to discuss the study with a key informant. Initially, unstructured interviews based on following a flow-chart depending on the information gained was intended, but this method led to an interview that lacked flow, which is disruptive to maintaining rapport, with a number of gaps to allow thinking through and processing what was said. As a result, the interview was modified to a semi-structured format, split in to two parts. The first part of the interview followed the questionnaire used to assess housing need, which is likely to be the form used to assess tenants' eligibility to remain. The second part was more experience and attitude-based. Whilst an unstructured style would have improved with repetition, earlier interviews would be likely to have been very different to later ones.

The participant in the pilot study held clear views about the rights and protections of social housing tenants, seeing tenancies as 'like owning for the poor' and felt that fixed term tenancies transgressed tenants' rights. As a result, the interview questions were adapted to explore tenants' views about their rights and protection. In practice, the participants struggled with this question and were not able to articulate a view other than protection from anti-social behaviour, but were better able to answer questions about the importance of their home and social housing.

At the close of the interview, the pilot interview participant explained that she would have given very different answers if she was being interviewed to determine the future of her tenancy. She would rely on a health condition that she had not disclosed earlier when asked if she was disabled. Whilst the disability was not important in her every-day life, she was aware that she would need to use it to claim eligibility.

Collecting Case Study Evidence

In order to answer the link one and two questions previously described, a number of data collection tasks were identified:

1. Identify the group of tenants who have lived in their current property for five years
2. Select two or three participants, who, from the data, would be likely not to have their tenancy renewed, analyse management information, meet and interview each participant.
Write up the case study, determining a typology
3. Select two or three participants who may have their tenancy renewed, continue as before
4. Select tenants who are likely to have their tenancy renewed, continue as before
5. Triangulate with information from new tenants and housing practitioners

An extract of all general needs lettings was taken from Teign Housing's housing management system (general needs tenancies are non-specialist housing, this excludes supported housing properties for the elderly). In all, 105 new general needs tenancies commenced in the 2007 financial year (1 April 2007 to 31 March 2008). By September 2011, only 55 remained tenants in the home they were allocated in 2007, of the remainder, 18 had transferred internally and 32 had left. This means that only 52% of tenants who moved in five years ago remain in their current property and 68% remain tenants of Teign Housing. In stark contrast, turnover for the year 2010/11 was just 6.04%.

The high level of tenancy turnover of the tenants in the sample poses a further question for research, outside the scope of this project to explore. Neighbourhood workers believe that there are two reasons for the high number of transitory tenants in the early years of tenancy. Firstly, those who have problems in their neighbourhood (either as perpetrators or victims of anti-social behaviour) or who have difficulties maintaining their tenancies fail to settle. Some abandon or are evicted from their properties and a few are able to bid on another property if they can prove they are in priority need. There are two incidences of a person moving five times in five years. Secondly, due to the scarcity of properties to bid on and tenants having limited choice, tenants move to a property that was offered to alleviate their immediate housing need, only then to be very dissatisfied once the crisis had passed. This theme emerged strongly in the case study interviews, with a number of participants describing a desire to move to another location.

Of the group of 105, only four were known to have moved to the private sector and exited social housing.

People who had moved from their homes since allocation in 2007 were omitted from the study, as their tenancies would not be up for review in 2011. This left a cohort of 55 tenants from which to select the case studies. The next task was to select two participants that would be likely to have to leave social housing; hence 14 not claiming benefits were identified as potential participants. On looking at the rent history of the 14, there were four that did not have a recent history of rent arrears or had claimed benefits. This provided a potential of four subjects that might potentially be facing an end to their tenancy if their income levels exceeding the threshold limit of £27,000.

Two of the four were selected to be representative and were written to. They were selected as they were dissimilar in age (one was in his sixties and married, the other in her early twenties and single) and property type (one was a house, one a flat) but in the same road. Of the other two, one was a family living relatively nearby but was known not to be earning above the income threshold. The fourth potential participant was a single family, but no contact could be made in any event.

Participants were sent a letter explaining what the research was about, requesting an interview and explaining informed consent. The letter was followed up by a telephone call to arrange an interview. In order to allow observational enquiry, interviews took place in a tenant's home at a time to suit. Observational notes were made immediately after each interview. Interviews took place between February and May 2012.

The intention of the study was to identify cases where the participant would no longer be eligible for social housing and then select cases which may be eligible, in order to support literal replication. However, after conducting the first two case studies, it was not possible to identify participants with earnings above the threshold income who would clearly not be eligible. As a result, the criteria for selecting participants was reviewed and changed to select participants from a specific neighbourhood. By picking people who lived in the same area, participants would have the same access to work opportunities, transport and other facilities. Each week two participants were identified that were different to those already interviewed until saturation was reached. Altogether nine people were interviewed. A tenth person, a new tenant on fixed term tenancy, was interviewed to validate findings. A further telephone interview was conducted with another fixed term tenant to ensure that these findings were also consistent.

Each interview followed the same semi-structured format, a set of questions to assess if a participant would be eligible for a further tenancy, followed by a set of questions to explore attitudes and barriers to exiting social housing. Each interview was taped and transcribed.

Three tenant typologies have been identified by the Cambridge Centre for Housing and Planning Research (CCHPR), in their report *The Demand for Social Rented Housing – A Review of Data Sources and Supporting Case Study Evidence* (Monk et al., 2006) which are helpful in assessing the potential impact of fixing tenancy terms. The three types of tenant described are:

1. Tenure for life. These are likely to be people who entered as relatively young adults. These tenants are said to rely on social housing as a **safety net**
2. Transitional tenants. These people stay in social housing until their circumstances change. These tenants are said to rely on social housing as an **ambulance service**
3. Tenants who enter later in life looking for security, sheltered accommodation and sometimes for additional housing related services. The circumstances of these people do not generally improve and they **do not leave**.

These typologies are important to this thesis, as outlined in the chapter on current social housing policy, the purpose of introducing the policy of fixed term tenancies is to increase the numbers of transitional tenants and reduce the numbers of those who are tenants for life.

The assessment of typology was used to understand how people 'consume' social housing:

Safety net: this is the focus of much of the study, exploring and proposing the theories that best describe why a tenant remains in social housing and does not leave. The proposition is that all tenants wish to leave social housing as it is the tenure of least choice and will only remain if they experience factors outside of their control, presented as internal barriers or external barriers. A rival theory is that actually a tenant could leave, but they choose not to and may even take action to ensure that they remain eligible to stay.

Ambulance service: these tenants leave in response to a change in circumstances. In the DCLG report, *The Demand for Social Housing* (DCLG, 2006) based on the CCHPR findings, it is indicated that these tenants generally aspire, and do, leave social housing. The CCHPR study does not contain information on exits to homeless and less secure tenures. Using the DCLG definition, this type of tenant would either not meet the criteria to have their tenancy renewed or will leave of their own accord at some point between tenancy reviews. As the participants in the study will not actually be required to leave, the study explored their attitude to having to leave and assessed if they would have potential to create an eligibility to remain.

Do not leave, circumstances do not improve: tenants who are over 55 and/or with a physical or mental health condition which requires ongoing support or adaptations to their properties. Their circumstances are not expected to improve.

From analysing data on tenants who were allocated their properties in 2007, it is clear that the ambulance service typology consists of two types of exiting tenant: people whose circumstances have improved; and people who do not stay settled for a number of reasons. These are people who abandoned or were evicted from their property and likely to enter either poor quality housing, be homeless or be housed in local authority temporary housing.

Outside of this study is further research with this group of people to find out why they are so transient and which way their future lies. As mentioned, housing officers report that the group comprises people who leave or are evicted as they suffer or perpetrate anti-social behaviour and neighbourhood nuisance, people evicted for arrears or tenancy breaches; and people in crisis or with mental health issues. These tenants are described here as **failed safety net**, they may secure private rented accommodation, become homeless, move in with others (possibly as sofa-surfers), gain temporary housing in bed-and-breakfast or caravan parks or move to housing of multiple occupation (HMO). At some point, these tenants may become eligible again to be allocated a social housing property.

Analysing the Data

In preparing to analyse the data, the interviews were taped and transcribed. Person-identifiable information was replaced with fictitious or alternative information. From the interviews, a pen-portrait was painted for each participant and a false name selected. The names used were not random, but selected to add to the pen-portrait. Interview answers were summarised and observations added. The transcribed text was copied in to a database ready for coding.

The particular analysis technique used was categorical – content analysis (Lieblich et al., 1998) (content analysis), that is, information was categorised according to the content across all of the case studies rather than presenting each individual study as a holistic story. The study concentrated on what was said rather than a detailed analysis of how a participant interpreted events or why they came to choose to recall events as they did. Six steps were used in sorting and analysing the database of transcribed interviews, based on the approaches proposed by Silverman (2011) and Lieblich et al (1998):

1. Selection of the text and sub-text
2. Definition of typologies with the best fit
3. The database was sorted in to the categories and tested for common barriers to exit
4. Conclusions were drawn from the material
5. A further coding exercise was required to draw up final conclusions
6. The data was presented descriptively rather than statistically

The technique employed was to seek a match to a pattern (Yin, 2009) that would be consistent with social housing being a tenancy of last resort and that those who do not leave stay because they face barriers. Once the database was analysed to see if this theory could be supported or not, the database was interrogated to see if patterns emerged that suggest rival explanations. The first issue to become clear was that social housing was not seen as a tenancy of last resort – tenants had to fight hard to be allocated their tenancy and clearly valued what it meant to them.

Altogether, the transcribed interviews ran to approximately 46,000 words. Participants made 919 responses, 584 of these could be categorised (that is, were not ‘yes’/‘no’ and contained identifiable information) with 21 themes identified, as shown in table 6.

Note that response categories include answers to specific questions, although the question did not necessarily lead to an answer that could be coded correspondingly. For example, a question on tenant’s rights and protections gave four responses that were related to protection from anti-social behaviour. The question was posed to understand to what extent participants reported the same views as professionals and practitioners, that tenants have rights which should be protected. The theme arose from the pilot interview, which was conducted with a tenant who was a tenant engagement team leader. In the actual interviews, participants articulated a need to be protected from anti-social behaviour rather than to have their rights as tenants protected.

This first pass at categorising the database helped answer three of the four main propositions:

1. **Is social housing a tenancy of last resort?** No, the tenancy was hard won and valued
2. **What attitudes are there to fixed term tenancies?** Positive or balanced (positive, but saw some downsides)
3. **How many participants would be facing a move?** Potentially two might be offered a tenancy at a more suitable property. There were no clear-cut decisions that a tenant would be ineligible

The information in the database did not fit sufficiently well enough to answer the fourth question (**why are tenants unable to leave**). The coded answers did not give sufficient evidence to support

any particular proposition. A further copy of the database was taken and following immersion in the text and a fresh look at the categories and reframing (Reason, 1994b) a proposition emerged that addressed the question and, in addition, modified the answer to the first question. What emerged from the data was that the participants were not expressing a desire to leave for one or more reasons: there was no advantage, they did not aspire to or it was not affordable. This indicates not only that social housing was not their last resort, but that accessing housing through owner-occupation was not possible for this group and there were insufficient advantages to consider private renting. As such, owner-occupation is unattainable and private renting less desirable for this group. Table 6 shows the first pass of the database and table 7 the results after reframing.

Categories	Number of responses
Affordability	8
ASB	49
Aspirations	63
Barriers to exit	17
Closing questions	2
Deservedness	32
Desire to leave	46
Ex-offender	6
Family	56
Fixed terms	28
Health	37
History	65
Home	42
Homeswapper	8
Importance of social housing	12
Money	33
Private renting	7
Rights	4
Safety net	37
Status on allocation	22
Welfare reform	10
Total	584

Table 6: Number of participant responses by category

Emergent Categories	Occurrence
Advantage of social housing	5
Affordability of rent	6
Aspiration to move (not specifically private)	5
Aspire to move (own or private rent)	1
Deservedness	6
Prior difficulty with private renting	2
Current financial difficulty	3
Fixed term - balanced	1
Fixed term - positive	6
Fixed term - unsure	1
Mutual exchange (registered and not satisfied)	5
No advantage (private rented)	2
No aspiration to move	3
Safety net	9
Total	55

Table 7: Results after reframing

An additional three themes worth discussing arose from the interviews which were not crafted in as part of the research design. These themes were mutual exchange, attitudes to deservedness and language of need. In maintaining the chain of evidence, a separate log was kept of further themes that did not link to the case study questions, but may be either of interest in the future or that warrant further enquiry but are out of scope of the original research. These themes were the importance of family and the frequency of anti-social behaviour references.

These emergent categories were validated by conducting an identical interview with a new tenant on a fixed term tenancy, a shortened telephone interview and an interview with a neighbourhood services adviser. The findings were further triangulated with an analysis of lettings data for new properties let on fixed terms. The research findings are presented in the following chapter.

Pen portraits of the participants and the interview format are included in the appendices.

Conclusion

This chapter set out to explain why it is important that the methodological approach supports the study's aim of understanding why and how (if social housing is the tenancy of last resort) a policy to fix the term of a tenancy might be effective – particularly given the evolution of the sector.

We have seen in previous chapters how housing problems have been addressed by attempts to replace, bypass or transform the sector and how these policies have, themselves, further introduced problems to the sector. In basic terms, these problems relate to housing supply (both quality and quantity) and allocation (from deservedness problems to needs-based problems.) We have also seen in the preceding chapter that, as yet, it might be too early to say what might be around the corner as a result of the housing policy of 2011. By 2017, limited data will be available for analysis using qualitative methods. As a result of this lack of data, an interpretive, narrative approach has been used and data collected using a case study method. The research now moves on to set out what was discovered and explore what the impact of a particular element of housing policy – the potential for landlords to limit the length of tenancies – might have.

Chapter Seven: Research Findings

Introduction to the Themes

This chapter presents and discusses the themes that arose from the studies. The first section, which discusses to what extent the participants feel that social housing is a last resort, also introduces the other themes. The intention is to present the data as conversation about the participants in the round, with the theme amplified in each section dedicated to it. The aim for writing in this way is to present the information in a (hopefully) engaging, but robust way, and to try to capture the rich pictures painted by the participants involved, focussing on their lived experience. Not all quotes are included; the quotes that have been selected put across the point being discussed in the most representative way and support the narrative style of the chapter. Note that the quotes are presented as they were said and were not corrected for grammar or written tone. A summary of the interviews is included in the appendices.

Social Housing - Tenancy of Last Resort

The purpose of the research was to discover why fixed term tenancies are needed – if, as the literature states, social housing is the tenancy of last resort – and what impact the impact might be for tenants when their fixed term expires.

For social housing to be a tenancy of last report, it would be expected that individuals would, when interviewed, articulate a desire to leave or express dissatisfaction with their current housing. It would be likely that participants would also be able to describe what steps they had taken to leave, why they had not succeeded or why an avenue was not pursued. Of course, the database only contains people who did not leave. To fully test this pattern, people who were able to leave would need to be interviewed to find out what barriers they experienced and how they overcame them. This could form a further study based on the same protocols and interview questions.

The participants in the study describe long waits and often hard-fought battles to win their homes. Two in particular, Danny and Rob, went to extreme lengths to be allocated a social home. Participants clearly articulate that their home provided a safety-net.

Danny Wilshire, a recovering drug user and alcoholic, explained how he saw the difference between private and social homes:

‘Well, this is like a safety net, innit? At the end of the day, it can’t be sold and taken away from you. It’s got more of a safety net with the council with it, know what I mean?’

Danny

When he was asked what he least liked about it, he expressed his frustration and the lengths he felt he had to go, just to be worthy of being captured by the safety net that he says he values:

‘When I first went to the council, I said I’m a single adult, basically a male, I just got separated from my family home. I’m on the streets and they said even though I got letters for self-harming, they said you’ve never been in a mental institution and you haven’t done six months inside. And I was like, what was I supposed to do? And they didn’t help me out at all. That’s when I went on to heroin ‘cos that’s when I could get help....I had to go on it to get noticed, like, that’s how it was. Yeh, ‘cos then they was like: “alright, we’ve got an heroin addict, we don’t really want him out on the streets, offending and that. We’d rather, like, take care of him and put him in with key workers, support workers” It’s not the answer, but at the end of the day I was homeless, yeh, for a while and it’s not a nice place to be. This is better, you know what I mean? So, I think the council for the male side of it and that, no respect for them at all.’ He adds ‘Yeh. Because through the breakup and all that I’ve had some mental health issues because my wife died, so I had a break down. I had some support from the doctors and all that. I was using drugs and all that but I got off that. I turned it all around, so I suppose I was in some sort of welfare side of it like... Yeh, I got friends who have been through what I’ve been through. It’s just a process, but er, I think it is quite bad. I said, “what am I supposed to do?” and the bloke looked at me and said’ (shrugs).

Danny

Of course, it is possible that Danny has found what he feels is an acceptable reason for explaining his drug abuse; that he found he was not noticed until he became a drug user and rationalises his drug use as something that he had control over, rather than the other way around. However, that it is acceptable for a person to either maximise their level of vulnerability or feel that they were not worthy until they were highly vulnerable, turns the notion of social housing as a tenancy of last resort on its head. In Danny’s case, he had to demonstrate that all other resorts had been exhausted and that he was in severe need of a safety-net.

‘yeh, at the time I was on JSA (Jobseeker’s Allowance) and I said, “look, I want to work, get me a place to live, get me a job. You know, get me some support.” They said, “nah, sign off sick”. So that’s what they are telling me to do. So there’s no incentive and there’s no encouragement for me to get a job and you know, all I wanted was to fit in and crack on and get a job.’

Danny

It is interesting that Danny feels helpless, that it is someone else’s responsibility to find him work and a job. This theme is followed throughout his interview, Danny having no objection to being on a fixed term tenancy, providing someone found him somewhere to move to. For Danny, the reason why he entered social housing has been his sense of helplessness, for the same reason he is unlikely to leave soon. In many ways, it is no surprise that he feels that decisions are out of his hands: his wife died, leaving small children; when a further relationship broke down, he was forced to leave the children behind.

Rob Brenlan was also a father who found himself homeless following the breakdown of a relationship; however, he does not present with the helplessness seen in Danny, in fact the opposite. Rob worked out what he needed so that he could improve his eligibility for housing. This done, he relentlessly pursued the local authority housing team until he was allocated a property. He describes sleeping in his car, but says his son also wanted to live with him. This helped him overcome Danny’s problem, that he could not get housed as a single man. Though he said his son wanted to live with him, there were points in the interview where he indicated that the son was living with his mother. He says that he had to fight to be allocated his property, on being asked if he had his eye on the property as it was being built, he said,

‘No, I heard they was all allocated, like. I just kept kicking up. I was down the council every other day....I think it was ‘cos I kept hassling them really. Otherwise I don’t think I would have got it.’

Rob

He goes on to explain that his partner would like another child and if it were a girl, he would be eligible for a home with another bedroom. He already has five children and does not work.

Both Danny and Rob describe their battle to get in to social housing well. Danny says that private landlords would not consider someone like him,

'I tried all that, yeh. I felt that because of my appearance (visible tattoos on his neck and arms) and all that and because I'm a body builder, because of my size and that. I felt like I was just like, "no, it's ok". I was probably discriminated against'.

Danny

Both participants had to work hard to be allocated their property and could well have learnt a language of helplessness or need that was effective. There are a number of patterns that emerged from the case studies to support this view.

All the participants speak highly of the relief they experienced on being allocated a social property, none describe taking a social home as their least desired choice. What they describe is that social housing had rescued them from a true last resort. Alf Darke and Vera Booth, both retired, value their homes and feel that they earned them. Rox O'Brian describes her battle to find a home as her family grew:

'I was overcrowded, I had a problem getting out in the end. I cried when I got this place. I wanted a three-bedroom and they said you've got a brand new four-bedroom, I was gobsmacked. My housing officer at the time was so excited. She rang and said, "you've got a four-bedroom house", I said "you are joking!" I was expecting a three-bedroom'.

Rox

Alison Passmore's view concurs:

'Without it, I'd be on the streets. I literally would have been on the streets. My Mum and Dad wouldn't take me in. I did sofa surf, literally, for a while. You can't do that with a child, but I did'.

Alison

Two participants', Jules Wonnacott and Kayli Al-Hassan's, stories also show that hard-working people still find affordable housing difficult or impossible to find. Jules was the only participant to allude to a stigma attached to being a social tenant and would aspire to owning her own home. She was made homeless as a teenager when her mother was evicted for rent arrears:

'I'm really grateful for the opportunity that I was given, to have somewhere that I could call my own, and that. Even though I started working full time, I was worried I didn't know much about it, I thought maybe I'd get told that I wasn't allowed to live here anymore and I would have to find somewhere else: but I couldn't afford to go private on my wages they are really, really, low. I was just grateful for the opportunity there and I think that it's good for everyone that is in that situation where they are not earning very

much, they've got nothing to start off with. It was an empty shell that I got here and it took me two years until I got the carpets, I had no carpets at all and I had a horrible old second-hand sofa. I made the best of it, and got there slowly. I'm here now'.

Jules

Kayli's husband was working at the time they needed housing, though they were in financial difficulty.

'Uhm, we left our private rented place because we just couldn't afford it. I was pregnant with my daughter at the time and we had nowhere to go, so my husband's family up around the corner gave us a place to stay, which was very difficult. They ended up saying they needed the room because they had quite a big family. I said right, "ok, that's fine", and then I thought, "oh God, what are we going to do now?" So we went down to the council and spoke to them. We weren't very hopeful because my mum has been on the list for 30 years, and that's how it came – I had to prove I was pregnant as well because apparently at the time they had lots of people going down with other people's baby scans so I had to pee on a stick. I said it's not a bad case of wind. You know, I was told I couldn't have children, yeh....'

Kayli

The evidence from participants was that they were housed in a tenure of last resort, sleeping in cars, on sofas and overcrowded, until rescued by social housing. Once adequately housed and their housing crisis had passed (that is, they had been collected by the ambulance service), did they desire to leave? Most of the participants expressed a frustration at not being able to move, in fact only the two older participants, Vera and Alf, seem content. Kayli is desperate to move. She feels the area she lives in has a bad reputation and she would like to live closer to family, a good bus network and potential for work,

'I'm trapped here. I hate it to be honest. We only moved here because my husband wanted his family involved, but they don't bother with him or the children', on being in a flat, 'it's an absolute pain, but be grateful for small mercies. We were lucky to get a council place because of the many people that can't or for whatever reason.'

Kayli

When asked what she would need to do to get where she wants, she explains,

'If we could afford to private rent, we would be out of here tomorrow, I really would...I would live in a caravan if I could'.

Kayli

Kayli is pinning her hopes on finding another social tenant to swap with,

‘but its waiting for someone to come along and want to live here and not from Portown or anywhere like that. I’ve contacted a few people and they’ve said “oh, its Townfield”, and I think “here we go”, I’m hoping we can get out of here, really hoping.’

Kayli

Participants had clear views on who should be housed - Charlene Tucker, the only participant yet to be introduced, feels that homes are allocated to those who do not deserve them.

‘The only annoying thing is, that we’ve known people that haven’t even got a baby yet, my friend, and they was given a three-bedroom place in Torquay and they hadn’t even had their first baby. I mean, it suits them now because they are on their second and having a boy. But it just seems that some people just get it straight like that and you think of everything you’ve gone through previously...’

Charlene

Tenants viewing other social housing tenants as undeserved influenced participant’s views to the extent that it, as we will see later on, tenants think that something that could directly negatively affect them is actually a good idea. It is easy to see why welfare reform has become a key political aim: apart from the stated objective of reducing national debt, it is simply highly popular with people, even those that the welfare state seeks to support. The age-old notion of deserved and undeserved poor is more alive than ever. Of course, this thesis was written at a point in time when the welfare reforms were not yet implemented. Outside the scope of this study is to conduct a time-series analysis to see how this view changes when cuts start to take effect.

In concluding, do the participants view their tenancy as a last resort? None of the participants articulate an intention to rent privately or buy, despite many mentioning short-comings about their home: such as mould and poor neighbours for Kayli, the mental health of her neighbour for Jules, wrong location for Danny, lack of a garden for Alison. We will see later on that the reason for this is the relative difference between social housing and private renting. Even if the participants could afford the high rents of private renting, the lack of security of tenure and the reputation of private landlords make this tenure highly undesirable. As for buying a home: as Alf says, this is only likely following a lottery win. In these respects, all of the participants are trapped in social housing. Whilst most would move, their options are constrained to finding someone else in social housing to swap with them.

It is worth noting that all of the participant’s homes were ‘homely’ and pleasant. Each had made real efforts to decorate and present their homes well, and the fabric of each and the communities they

were in, were (even though anti-social behaviour was frequently mentioned) of a good standard and in relatively low-crime neighbourhoods. This will not be typical of the housing stock of many providers.

Attitudes to Fixed Term Tenancies

At the research design stage, the reactions of tenants to fixed term tenancies were unknown. Frequently, housing associations, professionals and academics describe the offer of fixed term tenancies as a loss of rights for tenants. With this in mind, the questions were set so that tenants could put their rights in to their own words. The question asked was 'what is important about social housing?' The pilot interview for the research was conducted with a tenant who was a tenant engagement co-ordinator working for a housing association, who has strong views about tenant rights. Not surprisingly, she had clear views on social housing, saying that it was 'like buying for poor people' and that poor people were losing their security. She felt that what was important about social housing was being lost, in favour of 'social housing lite'. None of the participants were able to answer this question easily. So as not to lead participants, care was taken not to rephrase the question. Four participants did not know how to answer it, Alf and Kayli mentioned how good the service was, Jules and Alison mentioned how grateful they were and Charlene mentions that it meets everyone's needs but it is annoying that people without babies yet can get housed. Danny mentions the importance of the safety net as his home could not be sold off.

When asked what rights and protections tenants should have, again participants did not give the same view as the people who work in or write about what is important for tenants. Those that did answer mentioned about protection from anti-social behaviour. What is clear is that the participants are concerned about practical things. Of course, it may not occur to the participants that the things that professionals and academics are very concerned to protect are in question, or their importance. When questioned about fixed term tenancies, answers were balanced between the need to free up homes and understanding that older people might not want to move from a home they had raised their children in. Rob was clear about his views:

'To me that's greedy, they should be moved in to a smaller property as people who need a bigger property need it..... I think that's fair really. It's like "I only got two kids and a five-bedroom house". To me that's greedy'

Rob

When pressed further he added:

'Yeh, and at least it guarantees it will be there for at least five years. Some of these rented places only give you a lease for six

months. It's not long enough. In six months you could be up and having to move somewhere else. It's not really fair to families. It's alright for someone who has got not kids and have moved in on their own like.'

Rob

Jules was more aware of the difficulties in moving on; although it is unlikely the family she talks about were social housing tenants:

'Uhm, I think it might be good as it might make more people downsize, people that don't need big houses. But then I was watching the news the other day and there was a family I think on Dartmoor, with I think, have got a six-bedroom house and they have been trying to downsize for the last six years I think they said, or something crazy like that and they can't find anywhere small enough. If you could sort out the housing then I think it would be a good idea.'

Jules

Charlene agrees with the need for downsizing, but recognises people might not want to:

'In a way it's good, it's a larger property and people that need a larger property it would be ideal for that. But on the other hand you can see it would be quite heart breaking for them 'cos it's their family home and they've lived there for long enough, but then you do see like old people in a three-bedroom house. And you do think it's silly, but like I say on the other hand it's their home, they've got all their memories there. That is where they have lived for most of their life.... It is mixed, like I say it would be easier to try and move them but it is their home. It is hard for them to move, they've got everything there and they are on their own it is hard for them to move from there.'

Charlene

Alf and Vera, who are both retired, both recognised the benefits of downsizing. Alf's first thought was that he would pay less council tax. Vera had downsized and was paid a bonus for giving up her family sized home. She mentioned delight about hearing she had been selected for the home she had bid on. Her new home is a small one bedroom bungalow in a modern mostly privately owned estate, was perfectly presented and within walking distance of the town centre and other facilities. For her, the move was very successful. As a retired medical centre receptionist, she is not a stereotypical tenant. She is extremely well spoken and as well-presented as her home. She was a single parent who had raised her daughters on a very typical social housing estate, giving the impression that life was hard but that she was proud. Of all the tenants, she sounded most content with her lot, Alf was a close second. Vera understood that others might not share her delight:

'There have always been shake ups, I remember where we lived, because you have families that have had three-bedroom properties for donkey's years and now the kids have all grown and gone and the husband's died, there is one old woman living in a huge house. It is difficult because there is the need for these three-bedroom houses but the old dear's lived there for 40 years, that's really difficult. Some are desperate to move and they don't want the upheaval, but others.... It is a difficult one as if people are very elderly and being turfed out of their home and pushed in to a pokey little flat and have had to get rid of most of the things that are precious to you, it's like going in to residential care. You can take one or maybe two pieces of furniture and the chair that you used to sit in and a few ornaments. It must be terrible. It never occurred to me the joy, I didn't think about it. The fact that downsizing, that you are paid to do that. I was absolutely astonished what a bonus that was! Apart from getting somewhere lovely where I wanted to live and they give you money to do it.'

Vera

It should be noted that few landlords offer such a reward to people downsizing and those that do are likely to be reviewing their policies in the light of welfare reform. The downsizing allowance was intended to create an incentive for people who have more bedrooms than they need to move somewhere smaller. In Teign Housing, in 2012, 18 tenants took advantage of the incentive; however the under-occupation deduction to be introduced to Housing Benefit in April 2013 creates an incentive for tenants to downsize in itself. Working age tenants with one bedroom more than they are allowed under new rules will lose 14% of housing benefit, people with two or more extra rooms will lose 25%. This deduction is also known as the bedroom tax and affected 306 Teign Housing tenants in 2013; half of these were expected to want to downsize. Those that decide not to downsize will need to pay the benefit shortfall themselves or succeed in an application to the local authority for discretionary financial help to cover the additional cost.

Interestingly, participants did not assume that tenants' circumstances might change for any reason other than downsizing, such as earning enough money to afford to leave. The question posed was vague in order for participants to employ their own interpretation, explaining that some tenants are now on fixed term tenancies of five years, which would not be renewed if their circumstances changed before asking how the participant would feel if that was them. Few of the participants talked about how they would personally feel if they were on a fixed term tenancy. Alf and Danny did, Danny would be quite happy as long as he was given another home. Often, answers were quite

judgemental about the deservedness of others, either in occupying a home with more rooms than needed, or as in Jules case:

'I think it is a good idea, because I do think that some people take social housing for granted, you know. And then there is other people like me who are really grateful. And it's just not nice for us. I go about my life working hard and all I want is a piece of peace and quiet when I get home at 7 o'clock at night, people don't understand that'
Jules

Jules has old views on such young shoulders. At 21 years of age, she has had some very tough years. She feels social housing has provided her with a lifeline, but is fearful of the tenant in the flat upstairs, who suffers poor mental health. Jules was attacked by her neighbour in the town centre, leading to her neighbour being detained under the Mental Health Act. Jules had tried to get help for her neighbour:

'...because I'm trained as well to deal with things like that in young children, you see I know what to look for. I've had all the training in safeguarding and I know what to do. I did try to get her help and went to Teign Housing and asked if they could contact her doctor because she needs help. They did that and I think it takes a long time for doctors to do anything, like make assessments...It's been so much quieter since she went away, there was hardly any trouble while she was away. I think that was what, but she has broken a lot of the tenancy rules and I wasn't the only one complaining about her. You know: the first person. Well, my mum went for me and said they said that she was going to be given her notice and that didn't happen. She broke like fifteen, I highlighted it in my tenancy agreement all the rules that she has broken...I think maybe she needs more support, maybe supported accommodation. I don't think there are many. My mum's in one now, but I think they're losing their funding and there aren't many.'
Jules

Jules came in to social housing after her mother, and therefore she and her brothers and sisters, were evicted for rent arrears when Jules was about to sit her GCSEs. Jules recognises her mother's vulnerability and need for support and also the vulnerability and need for support for her neighbour – but she still mentions housing is taken for granted.

It was unclear if the participants did not identify themselves as someone who might have to leave or if they genuinely were as cool about it as they suggest. In order to test which of these theories might apply, two new participants who applied for fixed tenancies were interviewed. One, with Steve, followed the same format as the existing participant to ensure that no new

bias was introduced and the other a telephone interview. Steve was asked how he felt about being on a fixed term tenancy; he was told it was although he is not sure now. It transpired that Steve had been allocated a property on fixed terms, but as he was transferring from an existing property, he was allowed to keep his security. This option is no longer available to transferring tenants. He was asked what he would think if he were on a fixed term:

‘I think it is a really good idea. All that would concern me is what is going to happen after five years, would it be that we would be forced to move to a smaller property, or worse, would we be forced to find private rented property?’

Steve

After having the reasons for not renewing a tenancy explained, he went on to say:

‘I think it is a good idea, say if someone had two children and one was 15 and the other 14, in five years’ time they could well have moved out. I wouldn’t want to live in a house with lots of empty rooms in it, you know what I mean? It would be much easier to live in a smaller property if there are less people living in it.’

Steve

As Steve was not actually on a fixed-term tenancy, but his views were consistent with the original participants, a shorter interview was conducted by telephone with another tenant on a fixed-term tenancy. Karen, who was overcrowded in her previous property, held the same view as Steve.

Both Steve and Karen bid on their current property in the knowledge that it was both a fixed-term tenancy and near-market rent (and known as affordable rent). For both, a safe place for their growing families was far more important than the length of the term and the higher rent – though both stated private rented was not desirable due to the poor security, unaffordable rent and the unreliability of private landlords. Is this consistent with other potential bidders? Karen was the lucky bidder on her home, having been shortlisted from 162 bids. A property normally attracts 70 or so bids, but in this case, the property was in a desirable location on a road of individual privately owned properties. An interview with one of the members of staff responsible for allocating properties confirmed that location, followed by property type, was by far the most important considerations for potential tenants in choosing what property to bid on.

A further interview was conducted, with a member of staff in the New South Wales’ housing department in Australia. Interviewed at her Parramata office, it was evident that many of the housing issues were similar to those in the UK, though different housing policy was in

evidence. The NSW state ended tenancies for life in 2006 and most social housing is state owned, although there are some charitable organisations and all properties are let at market rates. Subsidies are paid to people who are eligible for financial support, whether in private or social housing. The housing officer explained that there was strong opposition to the introduction of fixed-term tenancies by interested parties; however, the difficulty foreseen had not transpired. She believed that very few tenancies were not renewed and the housing department had no appetite for ending tenancies. Tenants are sent a form in the last six months of their tenancy and she felt, as a result, tenants were able to change their circumstances by moving family members in (where they were under-occupying) or lose work or income (where they had exceeded thresholds). She was unconcerned, stating that as rents were at market value, no-one lost out and tenants would leave of their own accord if their circumstances changed as there was no incentive to stay – the fixed term simply provided a prompt or a focus. In this respect, the NSW system lacks the barrier to exit created by differential rent, as seen in the UK system.

In summary, participants do not object to signing up to fixed-term tenancies. At that point in time, location and the suitability of the property for their family's needs are the most important consideration. For those that still remain when their tenancy expires, it is unlikely that their financial circumstances will improve sufficiently to warrant non-renewal of the tenancy. The most likely change in circumstances is a change in household composition – which a tenant might be able to address if motivated.

Another possible reason for not being concerned when signing up for fixed terms may be because participants were less able to express dissatisfaction with abstract or distant threats, as we will see later on when attitudes to deservedness is discussed. If this is so, a question is raised about who should defend tenants' rights if they are only able to articulate their views once legislation is passed and threat of loss imminent?

Would the Participants be Facing a Move?

The first part of each participant interview was an assessment of eligibility to remain – so how many would have to leave? The participants were grouped according to one of the three typologies: a tenant for life (safety net), a tenant who arrives following a period of need and leaves (ambulance service) and tenants who arrive after an event later on in life and do not leave.

The criteria for not having a tenancy renewed are:

1. Income above threshold. This is currently £27,000. It is unlikely that tenants earning just over the threshold would not have their tenancy renewed.
2. Property no longer suited for needs. This would include under (and possibly over) occupation, the property has disabled adaptations no longer needed by the household or no-one in the household has a health and well-being need.
3. Action to address serious anti-social behaviour under way. A further tenancy would not be offered if there is a high likelihood of gaining possession of the property in court. This is to save legal costs. None of the participants were current perpetrators of anti-social behaviour.

When a property is no longer suited to the needs of a tenant, it is highly likely that a further tenancy would be offered, but for a more suitable property. Each landlord decides and interprets their own criteria, although they may have to justify that their decision is proportionate if challenged.

Of the participants, seven would be granted a further fixed term tenancy. Two would be offered a further tenancy, but at a more suitable property. Of the seven, two stand the greatest chance of improving their circumstances so that they are not in need of a further fixed-term tenancy in the future. A further three may be asked to downsize in future years as their dependents leave home.

Tenants for Life

The seven most likely to be tenants for life are Vera, Danny, Rox, Charlene, Rob and Alison. Kayli and Jules stand the greatest chance of leaving social housing at some point in the future. Alf fits the typology of someone who arrives later in life and do not leave.

Vera has lived in social housing for the majority of her adult life. Unless one of her daughters ask her to move in, she is highly unlikely to leave. She would be offered a further tenancy as her income is under the threshold and her property, a one bedroom bungalow, suits her needs.

Danny has mostly lived in social housing, either on his own or with previous partners. Danny lives in a one-bedroom flat and is welfare-dependent. In his desperation to move elsewhere, it is possible that he may decide to move to a private rented property. As his rent is paid for, the higher rents are not a disincentive, however the lack of security is. Without high levels of support it is difficult to envisage Danny coping with employment. Danny would be offered a further tenancy. His income is below thresholds and he does not under-occupy his flat.

Rox has always lived in social housing. She has five children, which she supports on maintenance from their fathers, and benefits. She would need to provide evidence of her income and would be offered a further fixed term tenancy if her income was below threshold. If Rox's income was over the threshold it is unlikely she will be asked to leave due to the size of her family and their health needs. If her tenancy was at risk, it is possible that she could ensure that her income dropped below the threshold for the qualifying period. Rox is unskilled and unlikely to earn sufficient income to exceed the threshold in her own right.

Charlene has lived in social housing for five years. Her partner has a health and well-being need (he has recurring kidney stones) and receives disability living allowance. Neither is employed and they have five young children. Charlene is more likely to find work than her partner, but as she is unskilled her pay will not reach the threshold. Both Charlene and Rox would continue to be offered fixed term tenancies until they reach a stage when they under-occupy.

Rob grew up in an owner-occupied property, but has lived in social housing as an adult, in between spells in prison. He has taken on low-paid unskilled work in the past but says he will not in the future. He and his partner are benefit-dependent. His partner looks after their child and is only likely to attract low-paid employment. Rob would be offered a further fixed term tenancy on the information he disclosed, however it is doubtful if his son with a previous partner is living there as Rob claims. This situation could be overcome if his current partner became pregnant again.

Alison has lived in social housing for six years. She thinks her parents owned their property, but she is not sure. She lives in a flat with her son and her partner. She was allocated the property when her partner's daughter lived with them, so she under-occupies her property. She does not work and she lives with bipolar disorder. Her partner was an unskilled labourer until he cut his tendon in an accident at work. The family would be offered a further fixed-term tenancy, but at a smaller property. Alison has mentioned moving her grandparent, who she cares for, in to the flat. She may do this to avoid losing her flat; however she is keen to move to a property with a garden. Her son is 16 years old, if he has moved out by the time the next five year tenancy expired, she would certainly be asked to downsize.

Ambulance Service

Both Kayli and Jules would be offered a further fixed term tenancy, but share a potential to leave social housing during their next fixed term.

Kayli lives with her husband and two daughters in a damp flat. She is desperate to move closer to bus routes and family. Her partner works long hours in a semi-skilled role, although she states his earnings are below the threshold. She has worked in a number of shops in the past and would be likely to return to work in the future when her daughters are older. She is motivated to improve her circumstances and may choose to exit social housing of her own accord.

Jules grew up in social housing, until evicted for her mother's rent arrears. She then lived in supported accommodation until allocated her one-bedroom flat. Of all the participants, she has the highest educational attainment, having studied to 'A' level. Whilst in a low-paid job, with the right support and development, she could progress to pass the income threshold. Due to the loss of her home as a teenager, she is unlikely to take this risk. She may inherit enough money to rent privately or afford a small mortgage.

Tenants Who Arrive Later in Life, Not to Leave

Whilst Alf would appear to fall in to this category – he is retired and has suffered tuberculosis – he was allocated his home to meet the needs of his disabled brother-in-law, who has since passed away:

' And I went down to 7 stones, they thought I was going to die. They retired me on ill health. I couldn't pay me mortgage, I had no money and no health. So the thing is, that I had to sell the place or have it took away. So I sold it, so I finded somewhere to live and that place come up down there which was £450 a month, which I could just about afford, but you had to go somewhere. So and then we had her brother living with us and he was disabled, Charlie, that's how we got this place. One day we got a phone call, would you like a house in Lodge Avenue. Course I jumped at it! They said go down and have a look. See it was disabled house, stairlift, wet room, everything for the boy (said 'baiy') like, you know. That's how we got here. Then three year ago Christmas week he passed away. Couldn't wake him up, he died in bed. He went to bed on Thursday night and that was it, we never saw him again.'

Alf

Alf and his family had lived in a number of private lets prior to being allocated their current home, explaining that his first home was:

'Private rented, some bloke used to come up from Plymouth every Saturday to get the money. It's all knocked down now, it's all flats. They moved us out in 1954, there was rats and all down there and all sorts in there... there wasn't no gas or electric or nothing. Just

an oil lamp and candles, that's all you had.... they sent us up to Eastbrook then. A nice estate. There was electric and everything up there... Yes, over the bridge. Hot running water and lovely it was. We had never had none of that, we had an outside toilet.

Alf

Alf's wife explained how the family had to use a tin bath. Alf had been an unskilled worker until his ill-health retirement and is frustrated that he is now unable to claim any benefits.

'You see I get a company pension. I can't get a penny. I can't get help with the rent, no council tax, anything. They say I'm over the limit...I can't get nothing. I got a walking disability because I got blocked arteries and all that. I got breathing problems because of the tuberculosis and the lungs. (He coughs). My doctor says to put a claim in for carer's allowance, I did. They said you're not disabled enough, you don't need help to the toilet.'

Alf

Alf and his family would not have their tenancy renewed at their current property, although it is likely that he would be offered a tenancy at a property that was not adapted for a disabled person. The family are dependent on the son's low pay and Alf and his wife's pension. If the family income exceeded the threshold level due to their son's wages, Alf could claim their son had moved out, in which case Alf and his wife would be offered a smaller property.

Alf's case illustrates two important points that need to be considered when modelling the number of people who may face non-renewal of their tenancy, firstly that the decision to offer a new tenancy or not will be open to the interpretation or discretion of the landlord. Secondly, tenants can take steps to avoid ineligibility. These concerns were explored in an interview with a NSW state housing department representative. Her attitude to reviewing tenancies was that the State was not motivated to turn out 'good' tenants; this is likely to be the same attitude of social housing landlords here.

Why are People Unable to Leave?

At the design stage, the research was based on the proposition that social housing, as a tenancy of last resort, is populated by people who want to leave, but who experience insurmountable barriers in doing so. This proposition was used to understand the impact of fixed term tenancies and the rhetoric behind the reason for the policy – that social housing is failing but should only be used for people in need, when they need it. As the research did not find sufficient evidence to support the first part of the proposition, that social housing is the tenancy of last resort, it will be no surprise that there was insufficient evidence to support the remainder of the proposition. The database was interrogated in order to identify and categorise barriers to exit, but since the participants, whilst

articulating a desire to move home, are not sufficiently motivated to leave; it was difficult to identify specifically what barriers they face. As a result, the database was scrutinised to see what themes did emerge. Three factors were identified, resulting in a new argument being proposed, which is this: for a tenant to leave social housing one or more of three conditions need to be met: **Aspiration**, **affordability** and **advantage**.

Firstly, tenants need to aspire or be motivated to leave social housing. This could be intrinsic, such as to enhance ego, poor perception of social housing, to pursue life goals, and achievement at work/school (leading to sufficient income to exit); or could be extrinsic, such as a requirement to leave, social expectation, availability of resources to meet intrinsic aspirations (such as education and availability of work) welfare policies and quality of accommodation. Secondly, the differential between social and private rents needs to encourage people to step away from the low social rents relative to the price of private accommodation. Finally, there needs to be an advantage to doing so, such as either an improved or maintained level of service, or maintained/improved security of tenure. Dealing with each of the emerging themes in turn:

Aspiration

Each of the participants was allocated their home when they were able to demonstrate they had a housing need. Five years after allocation, none had improved their circumstances to the extent that they would now no longer be eligible for housing – although, as was discussed earlier, two participants' housing needs have changed and they may be asked to move to more appropriate properties, Alf to free up a home for a someone in need of a home adapted for a disabled person and Alison may be asked to downsize. It is possible for a landlord to refuse to offer Alf and Alison a tenancy in their current home in favour of a more suitable property, but they would be unlikely to for a single factor that they share with all the other participants: providing they could substantiate their assertions, their income had not improved and was still below the threshold level. This is not unexpected since the threshold level is close to the average income in Devon.

To better understand participants' aspirations and motivations, each was asked where, on leaving school, they hoped their lives would go; followed by how they felt their life panned out. The intention was, without leading the participants, to understand the barriers they faced on entering social housing. A later question in the interviews asked about future aspirations. The intention was to categorise and explore the barriers faced. It is clear that the reasons why the participants are unable to leave social housing are the same as the reasons that made them eligible in the first place: low educational attainment leading to no or low paid work, being a young parent of a number of children, poor health, criminal offences, and drug abuse. Many of the participants face a

combination of these issues. Jules stands apart from the other participants – she would not leave social housing (unless she inherited enough money to buy) because of the security she craves.

Jules explained that she just wanted to work to pay the rent, taking a job she dislikes at a local nursery. She had a career in mind and is still young enough to retrain, however she does not think she could handle the work or the risk.

‘I have been looking for something else since the day I started, but it’s that security thing. If you don’t pass your three months’ probation then you are back to square one again and I can’t risk that....I wanted to be a social worker, but I don’t know if I could handle the work load and the going to uni, but I have seen, I still want to do social care but there are jobs by Teignbridge Council that are like, social carers on the phones I think they are. I think that’s more what I’d like to do, it’s more health care than social care’

Jules

Jules aspirations were the most ambitious of the participants and could be realistic if she was confident enough to take on further study or begin a long term relationship to help spread the risk of meeting the rent payments.

Alison thought she just wanted to follow what she feels was a usual path, to get married, settle down with a mortgage and a couple of kids. Whilst she has a partner, a child and a step-child, she feels things did not meet her expectations, having worked out:

‘Not like that, met a couple of bad partners, uhm, suffered from depression because I’m bipolar, couldn’t hold down a job. Hence I’m here now. But I’m grateful, very grateful.’

Alison

And her hopes for the future?

(Long pause) ‘I don’t really know. I don’t really know, as I said I don’t have many hopes. All I’d like is a nice little garden and I don’t know how I’m going to get that.’

Alison

Alison’s partner is away from work at the moment, having severed a tendon in his finger. Debt is a big problem for the household. Alison has tried to address her situation, but was given poor advice, leading to her selling her car. The family are not living within their means and their most realistic route of exit from social housing in the future would be eviction due to rent arrears. Currently, their rent account is up to date as Housing Benefit is paid directly to landlords. Under the Government’s welfare reform proposals, claimants will receive all of their benefits and tenants will be responsible

for paying their own rent. Whilst there is no evidence that Alison does not intend or would not be able to pay her rent herself, if she does fall in to arrears, she faces the possibility of eviction. Tenants evicted for non-payment of rent make themselves intentionally homeless and a local authority would not accept a duty to house them. If this happened to Alison, she would be back to sofa-surfing and temporary accommodation. A social landlord would be unlikely to allocate her a home if she has a poor rent history, private landlords would be unlikely to house her for the same reason and, even so, her benefits may not cover all of the costs of renting privately.

Alison's home was comfortable, with modern decoration and equipment – clearly a caring family home. She was busy clearing away bottles from her birthday party the night before and moved on to sorting out the laundry. Her current debt problems have been exacerbated by her partner's time off sick, though as a low-paid labourer, financial hardship is part of every-day life.

Alison's aspirations for the future are simple, she would like a place with a garden and also talks about her son having a better life than she has had. Charlene, on the other hand, was not so able to articulate any hopes or dreams. She did not know what she hoped for her and her family and when asked where she hoped her life would go on leaving school:

'Don't really know. I didn't imagine this, but I wouldn't change it for the world. I did like hairdressing, but that's it, I didn't really apply for anything else.'

Charlene

When pressed further about her dreams and what she would like to see for the future, Charlene was able to explain,

'I've lost a hell of a lot of confidence; I'm not a very people person. When the kids are all at school I'd like to go and, suppose, build that up again and go and get a part time job and make it turn in to a full time because obviously he's not capable is he? And that's hardDon't know. That's what I mean. I'm not very good with people so I'd have to build that up before I could do anything like that. Like when I go to the Jobcentre and that, I say to them, I think that, because I know the people at school and often there's dinner-time ladies jobs and that. I'd start from something small like that and work myself up.'

Charlene

Charlene's answers were often shorter and less detailed than other participants in the study. Her interview took place at the dining-table of their modern five year-old home. With the exception of Danny and Jules, whose homes were spartan though tidy, all the other homes were similarly decorated and equipped. As a result of the homes being allocated five years ago, they were

furnished along the same themes of a brown-patterned feature wall, leather or modern suites and brown oak furniture. Flat-screen TVs were the norm. Charlene's children and partner were present during the interview, though the family members were largely absorbed by day-time television programmes. Occasionally the youngest would interrupt his mum wanting attention or something to eat or drink. He was crying and his nappy needed changing. Whilst Charlene did not have as much to say, tears silently rolled down her face throughout the interview. The only moment she appeared to cheer up was to laugh at the puppets in an advert for pay-day loans, which transfixed the whole family.

No comments were made about Charlene's tears, she did not refer to them and it seemed inappropriate to ask or apologise. Her partner suffers from periodic kidney stones and is also being treated for depression. Recently he had been successful in re-instating his disability allowance, having been changed to Employment Support Allowance,

'We did struggle a lot, because it was cut by a lot really from what it was and he is the only one that drives and obviously we need to pay the insurance and that and it was hard and we have not had a car for over, well for ages. And his mum sold her house and she has gone and bought him a car, a more reliable one and the ones we had in the past keep breaking down and we can't afford it. She has gone and got him a car. We haven't got it yet. He's driving a smaller car that's on loan from the car company. So when the Incapacity and that kicks back in again it's going to help us pay the insurance and that so it would be a strain to cut what we are already getting to pay for the insurance and that so it is going to help again, so we'll see a difference. 'cos he's been hit by depression again and it's awful.

Charlene

Charlene has five children and was first allocated social housing after the oldest two were born. She was living with her parents at the time, but describes her sister having 'special needs', which meant that things for her parents were a bit too much. She was in temporary accommodation for two years. Charlene was most vocal about her neighbour who clearly upsets her, though the neighbour's behaviour seems to amount to no more than loneliness or an overly keen interest in their comings-and-goings. Charlene does not allow her children to play outside in case they get blamed for something.

Rob aspires, now, to get by and pay his bills. He did not finish school and did not gain any qualifications, when asked if he had any criminal convictions he had admitted to:

'I just done a bit of burglary on the side, like. Who hasn't?'

Rob

When asked how long a sentence he received, he answered by asking which time. His longest sentence was for three years. He would have liked to have owned his own pub or picked up a trade as a plasterer and comments he would have liked to life to be:

‘Anywhere other than where it is now really. (He laughs) I’d like to have done better at school, but I was a bit of a bugger at school, so I didn’t end up finishing school...I try to say that to my boy as well, but he’s a tearaway.’

Rob

Apart from Jules and Kayli, the remaining participants did not articulate a desire to leave social housing. Aspirations are focussed on having an easier life for themselves and a more successful one for their children.

Affordability

None of the participants earned enough income to easily step in to renting privately and thoughts of home ownership are only associated with lottery-winning, life-changing dreams. Following the right-to-buy, many privately-let properties in the area are ex-local authority and the quality of accommodation in the social sector is good. A typical social rent for the area is approximately £70-90 per week - a typical rent for an identical privately-let property is £130-150. Whilst only Jules, Kyli and Steve mention how expensive private rents are, the current price of living is a common theme for all the participants. It is worth noting that all three pay their own rent, not relying on benefits. Alison struggles most of all the participants and explains how she feels about her current financial circumstances:

‘Terrible. It isn’t until you see the CAB and they make you write down everything that goes in and out. It isn’t until you see it in black and white. Every week you are running £20 short. It doesn’t sound a lot, but when it’s every week it mounts up’

Alison

Kayli, Alf and Vera cope financially the best of all the participants, but clearly they live a cautious life-style. Kayli would be concerned if she was no longer eligible for social housing:

‘If I was I’d be very worried because we can’t afford to private rent. I know you only get a certain amount of Housing Benefit but we don’t want to claim, because my husband works. But this is why I want to move so I can work, because they like you to work set hours and days which I can’t do. It is either that or work evenings which I don’t want to do, because most of them want you to start at six o’clock which I

can't do. It's caused all sorts of problems. I've got a little part time job I do, it's only DAST, brings in £30 a week, but it is £30 I wouldn't have. Being out here there is nothing out here, if you go in to town and have a look. They want skilled people and I'm not skilled in anything to be honest. Or it's part time, but not enough hours to claim your tax credits and I can't do the time because of the children. I certainly wouldn't do the evenings again. Yes. That would frighten the life out of me. I understand why they are doing it. I do think that if you are earning a certain amount or whatever then you should private rent and if you under-occupied then you need to downsize and get out as there are families out there that are getting a rough ride that need housing, if you are under-occupied then get out. I know it's gonna be hard because it is your home and all that but if you are not going to need the space, you are not going to save yourself rent and utility bills. If you are under-occupied, I'm all for that.'

Kayli

Kayli she says she would like to work more hours than the few hours she does, but does not live near opportunities. Arguably, if she were able to swap homes to an area where she could work, over time her family would be in the financial position to leave social housing. Being able to swap homes was something mentioned by a number of participants and is addressed later on. For all our participants, the cost of private housing would need to be much closer to their current levels to entice them to leave social housing, explained well by Jules:

I don't think I'd be able to afford it...I pay about £400 per month when you include everything, TV licence, gas and water. Uhm and that is about what it is to go private and then you've got the bills on top and I don't think you can find placed for about that much all included, but I think that if it was much higher I couldn't afford it. ...I'd probably have to go to, like, in to a shared house, like a room in a shared house where it is all included.'

Jules

The type of property Jules refers to that would cost as little as she is paying all-in would be a flat share or a room in a house, not her own front door that she currently has.

In summary, the difference between the rent charged by social housing providers and that charged in the private sector is, on its own, a sufficient barrier to stop social housing tenants renting on the private market. However, not all our participants pay their own rent, as their housing costs are paid by Housing Benefit, for these people the barrier is more likely to be the difference between the tenures.

Advantage

It is argued that tenants would need to believe that there is an advantage (or escape from disadvantage) in order for a move away from social housing to be a rational choice.

Participants mention two advantages, rent levels aside, with social tenancies; firstly, that providing a tenant complies with their tenancy terms, their landlord is unlikely to seek possession and secondly, social housing landlords are perceived to provide and maintain better quality homes:

‘No, I wouldn’t consider going in to private again, because then you got the headache that they could say they wanted the house back and then moving. Not with five children, I couldn’t do it, not unless I was desperate and I had no choice.’

Rox

She goes on to add:

‘Finding a house that is as nice as this. I won’t just move house, it has to be suitable and there aren’t many four bedroom houses. I’ve had a couple of offers to move such as Cornwall, Exeter, Plymouth and places like that.’

Rox

Charlene agrees:

‘I don’t know, I’ve said to (partner), if ever we could, sometimes you feel like you just need to get away because I don’t like it here, if you could guarantee to find somewhere we could rent and they could guarantee that they wouldn’t sell, wouldn’t do anything then we would. But you could never guarantee that and you can’t risk it if you’ve got children.’

Charlene

Alison is clear about the advantage that would motivate her:

‘I like living here, I would love a garden. I’d love my own garden. At the time we moved in here I was with another partner and we shared custody with his daughter which is why we were given three bedrooms. Since that relationship broke up we have one bedroom we don’t need hence we were speaking to the council about my Nan. Uhm. Ideally I’d like somewhere with a garden.’

Alison

Alf, who has experienced both social and private housing, is pretty content where he is now – he would be unlikely to decide to leave. For him, social housing is:

‘Somewhere safe, well, I don’t know. It’s your home isn’t it? Know what I mean? It’s not somewhere you can call your own, but it’s your home isn’t it. That’s why you try and keep it nice. Make sure

the rent is paid, innit? Keep your head above water and you'm alright aren't you? ...They are good, the terms are very good. If you ring them up today and tell them you've got a problem they will give you a time there and then, we'll be back tomorrow afternoon or Monday. They are pretty good. They are on time too.'

Alf

Vera also sums up her contentedness:

'I'm pathetic really, I'm 65 years old and I'm quite comfortable with myself. We'd all like to be half a stone lighter and, no, I think my life is pretty uncomplicated really. As you get older you get some health issues, but they are not major ones.'

Vera

There is no evidence arising from the interviews to suggest an advantage to leaving social housing, though it could be argued that a tenant on the private market is as free as the landlord to end a tenancy, which would lead to less frustration with not being able to move home. As has already been discussed, some participants mention being so frustrated at not being able to move that they would almost consider 'going private'.

In conclusion, there is no evidence to suggest that the participants are desperate to leave social housing and that they face either intrinsic or extrinsic barriers to doing so. On the contrary, the evidence gives rise to a new view, that in order to make a rational choice to leave, one or more conditions need to be in place: tenants need to aspire (or be motivated) to move, there has to be advantages to leaving and the options available have to be affordable.

There were three further themes that emerged from the research, worthy of discussion here – although not in the original research brief. They were the barriers that the current mutual exchange system pose tenants who wish to move, the dichotomy of views on who deserves to be housed against who needs to be housed; and a language of need. Two themes not discussed in detail that arose was anti-social behaviour and the importance of family.

Mutual Exchanges

Of the participants who articulated a desire to move, the barrier most described was the Homeswapper system. Once a tenant is adequately housed, their best chance of moving home is to register on Homeswapper, an online database for social housing tenants to express an interest in mutually exchanging their properties. Mutual exchanges are an assignment of a tenancy, so that each tenant takes on the other's existing agreements. All registered social landlords are required to sign up to an appropriate scheme for their tenants, though relatively few swaps actually take place.

At the point the study's participants were allocated their homes, they would have been offered very little choice. As a result, people were likely to have accepted a home to address their immediate need. A choice-based letting system was introduced in Devon in 2009. Devon Home Choice enables eligible applicants to bid on properties of interest, once their housing need is assessed and a band given. Band A applicants are classed as in emergency need. The lowest band, Band E comprises people with no housing need (this band was removed in Teignbridge in April 2014, as the local authority exercised their power to do so, as set out in the Localism Act 2011). After the deadline for receiving bids has passed, a shortlist is made up from which the successful applicant is selected. Generally, the applicant with the highest band who has been on the list for the most time is selected, but landlords can 'skip' someone on the shortlist for a number of reasons, which include a history of rent arrears, history of anti-social behaviour and no local connection.

It is difficult to ascertain if the participants in the study would be happier in their home if they had the opportunity to make a full choice for two reasons: firstly they all articulated their delight on being allocated their home, and secondly, so few properties are available to let that choices are limited. Choosy tenants may have to wait a long time for the right property to become vacant and they could be bidding against as many as 180 applicants for popular homes. Of Teign Housing's 3,500 properties, only about 240 per year are available to re-let.

Kayli is frustrated that she is unable to demonstrate a sufficient need to be successful on Homechoice and is unable to find someone who wants to live in her home from the area she wants to live, near her mother, on Homeswapper:

'We don't bid on Homeswapper, it's like a straightforward swap. I have registered on Devon Home Choice but I haven't been on there since before Christmas... I don't think we are on a high band at all as we only need two bedrooms and there isn't any disability and no medical things that we need, which is fair enough. There are people out there who need it more than others and we are fine with that. Even if it takes two or three years as long as we move....We are on Homeswapper but people who have expressed an interest in the flat have been in Teignmouth, Torquay, Dawlish. Unfortunately Kingsteignton is very popular.

They did say to me at Teign Housing that it would be difficult to get you in to and I said look, I really need to be as close as I can to my mum. We were going to swap with a girl in Newton but you're not allowed pets and we've had them nearly five years. Me and my husband have sat and talked and if it is the only way that we can get there if you can't have pets then we would have to put them in to the rescue or something at the end of the day I have to think of my kid's health and my husband's health is more important. Yes, it would be soul destroying if we had to give them away, as we had them since 12 weeks of age, but I have to do the best for my family.'

Kayli

Jules, Danny and Charlene describe the same frustration as Kayli. All would like to move, but are reliant on finding someone who wants to make a direct swap. Alison would like to swap, but mutual exchanges require the permission of both landlords, who may not allow her application to proceed if she fell in to rent arrears.

As mutual exchanges are between social housing tenants, barriers to exchanging homes would not lead, per se, to more tenants leaving to either rent or buy privately. That said, improving mobility - to move near work, for example - will not only improve a tenant's employment prospects but could reduce the frustration and helplessness experienced by tenants.

Attitudes to Deservedness

Participants were asked their views of broader welfare reform because of the link between occupation and fixed term tenancies, tenants who under or over occupy stand the risk of not having their tenancy renewed. The welfare reform proposals introduced in April 2013 include a deduction of benefits where homes are under-occupied ('bedroom tax'). Affected tenants will need to try and down-size or find the benefit short-fall from within their own means.

One of two open questions was asked, either 'how will you be affected and what will you do about it' or, if not affected, 'what do you think about it?', often accompanied by an explanation of the type of reform being proposed. The result was that the participants, on the whole, felt the reform to be a good thing, although the timing of the interviews may have influenced the replies. Two of the participants referred to a story that was covered heavily in the media at the time, about a woman who stated she had ten children in order to claim benefits. In addition, whilst there had been much discussion about welfare reform, at the time of the interviews no reform had been implemented. It is clear that the participants think it is someone else, not them, that will be affected – and they feel those set to lose out deserve to.

Alf sees a clear link between the people who live nearby that drink and take drugs and benefit abuse:

‘See these flats up here, all full of druggies and you see them go up and down here I don’t know how many times with carrier bags full of booze from the shop. I takes the dog over there for a walk. In the river the river is full of bags and bags of cans, empty cans. Sometimes you go past here and there’s hell of a row, smashed windows. Well the painter said when he came here when we had the kitchen done that he went over them flats and they were all laid out on the floor drunk, he can’t get in.’

Alf

(Interviewer asks ‘and you think they are all on benefits?’)

‘Yes, they are all on benefits. That’s what makes us mad. What I can’t understand, I don’t understand how they get it, I mean, ‘cos there’s nothing wrong with them....what lies have they told to get it? I mean, if I told a lie, I’d get caught.’

Alf

His wife adds,

‘It’s like he (pointing to son), all the jobs he’s had, he’s been made redundant but he has always got another job. The money’s not brilliant, but like he says, he don’t want to be home. He wants to be working.’

Alf’s wife

Alf goes on:

‘Have you seen the front of the paper today? (Article about a woman who fabricated ten children in her benefit claims) And the two she have got say she was crippled. There you are, she had forty-odd thousand pounds out of them and had the nerve to tell lies!...Don’t worry, she has escaped prison.’

Alf

Alf feels aggrieved because he is not able to claim any benefits. Whilst he is living in a home that is adapted for a disabled person, he is not breaking any rules.

Kayli’s views are the same,

...'Uhm, yeh I think it is a good idea because there are a lot of people out there who are plain old spongers and haven't worked a day in their life. Uhm, if you have worked and been made redundant that's fine, no problem with that at all. People seem to come in to this country thinking they can get a free ride, unfortunately the Government have encouraged that and are handing out benefits willy-nilly to everyone. They need to be here a certain amount of time or have worked a certain amount of time before you can claim benefits, I know there are lots and lots of nationalities, but I think it is Britain's fault, it's actually so easy to claim here. I couldn't believe it on the news the other day - this woman faked having ten children. I was shocked; do they now check this information? This is why the system is as it is. It is shocking. I could run it better...Beggars belief! No wonder we are in the trouble we are in if you got people doing that. A lot of my friends in Newton have loads of children to get the benefits. They don't want to work and uhm I hate them for it, I'm not going to lie. I've told them my views on it, but also I think it is a good idea to cap it as people tend live outside their means anyway, especially with housing. I think it is a good idea at the end of the day and hopefully it will make the lazy people get off their backside, even if it is only for a part time job, even if it is only a little bit, I think ok, that's fair enough whether it be one partner or two partners as long as somebody is earning something not getting drunk or drugs. That's what I think is wrong, all the drugs and drunks getting these houses, fair enough they say it is an illness. I don't believe that being a drunk or a druggie is an illness, I think that is something they do to themselves. If they are going to try and help themselves, give them a bit of leeway, give them a certain amount and then after two or seven months when they have proved themselves then up it a bit as they are trying to help themselves and so on and so on. That's what I think they should do, or bring back nationalservice.'

Kayli

If Kayli and Alf's views seem uncaring and uncompromising, Rox's view about who deserves housing is more surprising. When asked about how welfare reform would affect her, she said,

'With the housing? I'd struggle at the moment because everything has gone up so much. My shopping has gone up £40 a week, it's ridiculous. But we are not getting any more money. I don't know what I'd do, I'd have to lean on their dads for money really...It sounds bad, but they've all got different dads, I got two the same and he's got loads of children so what I get off him has to be shared but I have got regular money coming from him. The middle one's dad, he's always gives me regular money and if I say Joe needs school uniform, he'll give me half no arguments. With her dad (about the child on her lap), he's quite good but I've had no help with the eldest so it is a

struggle, so if they were going without then I'm just going to have to lean on their dads for support, it's their responsibility.'

Rox

And then, unprompted, she added:

'One thing I want to say, the council is like, all these new builds, is that they put all these rif-raff up here, I think they should vet people out more before giving them a decent property. 'Cos I know people that have had to have new kitchens put in because they took them out, there was loads of problems when they first moved up here. I don't think that is fair on people who keep nice homes that they should get a rubbish house that they've got to do a lot of work in. If they want that that's their choice. But when I moved in to Hill View it was like, hanging. There was an old lady that had lived there and there was no heating. It was old, she wouldn't let anyone in to do the work so I had a real rubbish house and I was there getting it how I liked it, I was there eight years and just had my new kitchen and new bathroom and then I got this. But if it was worse than this I would have cried because I had to take it. They should go in and see, because they can tell who keeps their house clean and who doesn't or who has just tidied up before they come round. They should vet them in the new builds. I don't think it is fair that someone should get in and treat it like dirt. Loads have got their letterbox missing, it did happen to mine and a bit of wood fell off. I been on the phone and they've been up. I'm going to have to phone them about the door. I don't use that door, only when someone who doesn't know me comes to the door. I did the same with the drawer, they took the clips off and fitted these but haven't been back to sort it. And this kitchen door and cupboard is all held in by plastic clips.'

Rox

What is interesting about Rox's statement was that the interview could not take place until her door was forced open from the outside by the interviewer, Rox assisting from the inside in her nightwear. Her comments about her neighbours not deserving to be housed because they did not maintain their home was ironic in this sense. She was condemning her neighbours for the same standard she herself lives.

Jules also believes that more vetting should take place, to make sure people deserve the home they are allocated. Charlene concurs, when asked about the importance of social housing,

'I don't know. I suppose that everything, that everyone's needs is met. The only annoying thing is that we've known people that haven't got a baby yet, my friend, and they was given a three-bedroom place in Torquay and they hadn't even had their first baby. I mean, it suits them now because they are on their second and having a boy. But it just seems that some people just get it straight like that and then you think of everything you've gone through previously....'

Charlene

Language of Need

Earlier on in this chapter, Danny's plight when he was allocated his home was discussed. Danny has come to recall that the reason for his heroin abuse was due to his frustration at being unable to be housed or helped in any way. It is not possible to prove this was the case, as only Danny will know what was in his mind when he took his first fix. However, that Danny has come to link the two issues is important to note. Because housing and other welfare benefits are scarce resources allocated on the basis of need, gaining access to them is based on presenting with an identified and proven need. Hence, if someone is desperate for help, they need to be fairly proficient at proving they meet the criteria. Kayli experienced this when she applied for housing. She was made to take a pregnancy test to prove that she was actually pregnant and not just relying on borrowed baby scans. The issue of 'need' runs throughout the participant's interviews, even on subtle levels. Looking at Charlene's comment, at the end of the last section, she was clearly annoyed that that she knew someone who was allocated a home, she felt unfairly, when they did not need it yet because they had not had enough babies. Kayli is frustrated by friends she claims had children to claim benefits and was angry about the news report of a woman who claimed she had ten children.

Most participants focus on who deserves social housing (or actually, who does not deserve support) rather than who they see needs it. Both Jules and Alf were vocal about people who they see get housed and receive benefits, who they believe do not deserve them. Even Rox – who would be the sort of person the other participants would complain maximises her needs through the number of children she has - holds the same view about other 'rif-raft', as she calls them.

During Rox's interview, she was asked if anyone in the household had a health and wellbeing need at the time of allocation:

'No, but it wasn't given me for that, but I could have because I've got a lot of problems with my son which I didn't really think was a problem back then, I just dealt with it, as the years have gone on its got more of a problem and I've been trying to get him

statemented'
Rox

'Getting him statemented' is quite an unusual thing for someone with Rox's range of vocabulary to say. 'Trying to get help' or 'fighting for support' would be more expected. Rox can only have picked this language up through engagement with school, health or social services. What she is referring to is the process of getting a Statement of Educational Needs (SEN) so that additional support can be funded and provided. She goes on to say:

'He has severe bowel problems and severe constipation. He has had to have it manually removed a couple of times, he's had to have a couple of operations. He also has chronic severe eczema and speech and learning difficulties... He's always had the eczema. I didn't realise it was classed as a disability but as time has gone on he has had much more than the eczema but I didn't realise it come out as a disability. Because he needs his own room see, bugs that don't affect us affect someone with a chronic skin condition'
Rox

Rox receives disability living allowance (DLA) for her son's conditions. Again, words like 'chronic' and 'severe' did not feature elsewhere in Rox's vocabulary. Later in the interview, Rox was asked what significant life experiences she had had. After a long pause, she was unable to think of anything and asked for an example. Her daughter (who has tuberculosis) and her son were mentioned as examples by the interviewer, but she was still unable to think of anything.

'I can't think of anything. I've been disappointed too much recently really. I have been trying for about a year and half to get my son statemented. They are having all these cut-backs and I've just been refused so I'm having to appeal now... I worked out that I've been having to attend the hospital every month of every week of this year so far. I've had enough and then I've had all meetings. I've had people coming around, behaviour officers then quite a lot, I've had CAF – I don't know if you are aware or familiar with getting statemented but there are a lot of people involved. And I've just been signed up to go on a behavioural parenting course every Wednesday which I'm quite looking forward to actually. Because it is stuff that I can use on this one (child on lap) even if I can't use it on the others.'
Rox

The daughter on Rox's lap was very friendly and sociable during the visit, seeking to interact with the interviewer by playing peek-a-boo, asking questions, repeating what was said and tapping her hand to get her attention. She wandered off at one point, returning soaking wet and muddy. Neither mother nor daughter made much of the issue and she was stripped to her underwear and sat back on her mum's lap. Rox goes on to explain that she would love to have more children, but that her

hands are full. The interviewer mentions about Rox's behavioural parenting class and asked if her son's behaviour has a big impact. Rox goes on to elaborate.

'It just really depends with him. If he's really poorly because of his eczema, his immune system is low so he picks up a lot so he's home a lot, so yes, say like I get a cold, I get on and it's alright. If he gets one it makes him really poorly and he takes a long time to get over it. I been battling for the last eight weeks with his health, it's been a nightmare 'cos there's been lots of viral bugs and if he gets one he can't shake it off. He has had eczema all his life and since September, since he started school full time I don't know if the extra stress, he is isolating himself. He doesn't play with anybody. I don't know if that adds to the stress that is making his eczema flare up. He's had three lots of antibiotics. Since September, he's only had three lots since he been here so I don't know if it is the stress. I think it's because he is stressed because he isn't happy at school. The latest thing is he's telling the teachers to shut up. In the classroom they find it very difficult to keep him on the carpet. He wanders from lack of concentration, but in small groups he is really fine but he isn't taking it back in to the classroom. So he has got quite a few problems in my eyes and because they are cutting back, because when I first put in for it he wouldn't go to the toilet, its only in this last year that he has been out of nappies, he is still in nappies at night. (Conversation with the daughter about not playing outside)...I've knuckled down now and he's going to the toilet, but I'm constantly telling him to go, he doesn't think about it. They say it will take five years to come right. He has two Movico a day which I up and down when I feel that I've a need to. Because he's going on the toilet they said he doesn't need it. The speech and language therapist said he has improvement and he has had improvement with his single words and letters but because he's trying to say it a lot more it's a lot harder to understand him, so I attend speech and language therapy with him every week. He also has it four times a week at school which has only been put in place this month, this term. Because of those two things they have refused him, because I know someone who is getting it just for language and speech and he's got all of them problems, so over the holidays I got to phone hospitals and consultants to get all the medical evidence'

Rox

Ros was asked 'I guess you have to fight for support?'

'I said that I've got five children and I've never tried to statement ANY of them before, but it's the isolation and what he's doing and even though he had all these problems as a baby, he's always been a happy go-lucky person but in the last six months I've seen a mega personality change and in my eyes he isn't happy now, he just gets on with life if you know what I mean. It's just not nice that it takes twenty minutes to dress and cream him. He takes antihistamines which knock him out basically. And they expect me to give him two

of those before he goes to school. Lack of concentration anyway.’
Rox

Clearly at this stage, Rox has been unable to persuade her local education authority that her son’s needs are serious enough to warrant a statement. It sounds like the family are receiving additional support in the form of parenting lessons and speech therapy, but Rox is unclear what other help she needs or what additional support a statement would give her. Why she is pursuing the issue hotly is unclear – but what is certain is that to demonstrate that her son has needs sufficient to require support, Rox has to work very hard. She has to research what evidence she needs to collect and she needs to be in contact with healthcare and education professionals, conversing in a way that demonstrates her son meets their criteria. Whilst Rox’s dilemma might not, at first sight, have relevance to the study being undertaken here: there may be important links to the decision on renewing a fixed term tenancy or not. Tenants may have to work hard to demonstrate that they need housing and will need to learn to make sure that they have the right language and structure the right approach. The participant in the study’s pilot interview captured this. Once the interview was closed, she said:

‘One thing I need to say to you, because it might be important, is that when you are saying about health, if I was being allocated I would talk about this peripheral neuropathy. But I didn’t do that, and that may be a factor...If I was being allocated I would need to say more... If I was fighting for my home I would bring up every single thing that I had.’
Pilot interviewee

The interviewee had made no mention about her shoulder problem during any of the questions on health and wellbeing or the significant events she had experienced. For her, the problem was not a significant matter, but she is acutely aware she might need to rely on it to prove her housing need. She also went on to say that other tenants might not say anything, even though they desperately need housing. It indicates a weakness in any system based on demonstrating need, in that problems and difficulties are enhanced and made most of, rather than the pursuit of positive actions and behaviour.

This issue will have a bearing on the renewal of fixed term tenancies, as it will be in the interests of those who are able to maximise their circumstances to do so and may impact on the motivation and aspirations of individuals to improve their circumstances. Furthermore, those that fail to pick up the language of need might be treated less favourably.

Other Themes Arising From the Research

Some additional themes arose from the research that fell outside the scope of the research design. They are noted here because it was clear that they were important subjects or matters for the participants. These themes were anti-social behaviour and family. Unprompted, a number of participants talked about the unreasonable behaviour of their neighbours. For Alf, this was the behaviour of people he thinks abuse drugs and alcohol and a neighbour he thinks has moved in a partner who is violent towards her and is a known criminal. During the interview, a police raid took place at her property and Alf and his family said this was commonplace. For Jules, the mental health of her neighbour caused her to be attacked. For Kayli, her neighbours keep pets that smell and are noisy. Rox, who has also had neighbours complain about her, complains about her neighbours. Vera was the only one without complaints, although was fearful that a nearby arch would attract young loiterers. Charlene is suspicious about her neighbours, who she feels is overly interested in her affairs.

It was clear that family and children are important to the participants, featuring high in their hopes for the future and for their rationale for decisions they had made or were considering. Jules, who does not have children, worries a lot about her vulnerable mother and she feels she has caring responsibilities.

Concluding Remarks

The research set out to understand why fixed term tenancies are needed, and to explain why, if social housing was a tenancy of last resort, people stay. It presumed that current literature is well argued and that people must want to leave, but face significant barriers to doing so.

This research concludes that to be a tenancy of last resort, tenants would have to take the offer of housing when there were no other preferable options. The research agrees that social housing was a safety net, which either saved these tenants from their true last resort or that the tenant had to suffer their last resort until the right to be housed was demonstrated and a home secured. However, rather than being a trap that the participants were helpless to escape from, the evidence is that the participants are not trapped, but do not aspire to leave. There was insufficient advantage to leaving social housing, in the main because of the lack of security of tenure in social housing. In addition, for those who pay their own rent, private renting is not affordable.

The research also found that, five years after being allocated their property, the participants had not improved their circumstances sufficiently to make a clear-cut decision not to allocate a further fixed term (if they had been originally on a fixed term tenancy). It also found that the attitude of the

social housing landlord to individual circumstances would have a strong bearing on the decision and that tenants may adjust their circumstances to meet renewal criteria.

Chapter Eight: Discussion and Conclusions

Introduction

This chapter will draw on the history of social housing, the assessment of current housing policy and the research findings to discuss what the impact might be of the end of the tenancy for life. Is this change something that we can muse and argue about, but is inevitable; or will it be a policy intention that does not gain a foothold so that it becomes a passing fad? Only time will tell in reality, and only time will tell what the unintended consequences will be. One thing is for sure: history tells us that housing is a complex issue where policy is implemented in order to address problems, which in turn poses new difficulties. As such, a perfect state might never be achieved. If this is the case, how can we be reassured that policy inflicts the least harm, minimises potential for abuse and creates optimum opportunity? What trade-offs should we be prepared to accept? Is it better to be an economically wealthy state with high numbers of vulnerable people living on the streets, or is it better to be a nation that does not tolerate this level of hardship and we all bear the burden and responsibility through taxation? Perhaps the issue is never that rational, given the recognised complexity, the number of actors and the number of agents. Localism will certainly add layers to this messy problem.

Given an aim of this thesis to be of practical use, this chapter will start with a discussion about how the key findings can provide insight to practitioners in deciding to use fixed term tenancies, before considering current housing policy by reflecting on how effective the policy change might be. The chapter will conclude by making comment on what these findings might mean for social policy in general. The chapter takes the viewpoint that social policy is difficult, messy and complex, making life difficult for housing practitioners, who have to interpret policy in to practice.

Fixed Term Tenancies in Practice

This section concentrates on the practical implications for housing providers, either in implementing or in considering offering homes on fixed terms. The key themes that will be discussed are: desirability of housing stock at point of let, impact of the change to the homeless duty, change to allocations policies, informing tenants about the implications of fixed term tenancies, potential attitude changes of tenants to their home and community, mobility; and attitudes of housing providers to renewing tenancies.

Desirability of Fixed Term Properties

Concerns that fixed term tenancies would be undesirable have been unfounded and properties let on fixed terms can still attract high numbers of bids. This study has illustrated that, at the point of letting, location and type of property are much more important considerations for tenants than the fear of lack of security. Social homes on a fixed term still meet higher standards of decency, security and affordability than a similar property rented privately, with tenants' concerns about securing a home being more important *now* than the worry of losing it later, as illustrated by Steve, a participant who had bid on a fixed term tenancy. Steve felt that the tenancy type was a good idea; although he thought he might be concerned about it later, he still believed that people should not under-occupy. For housing providers, this means that in deciding to implement fixed terms, analysis of the wider housing market is important in order to understand how elastic the demand for social rented properties is. In areas of high cost private rents and/or shortage of properties to rent privately, demand for social rented properties will be strong; and properties, even less desirable ones, easy to let. If there are low differentials between social and private rents, or high supply/low demand, properties may become difficult to let. The result will be rent loss due to properties being void for longer periods of time.

Often the drive to offer fixed term tenancies will come from local authorities, through their tenancy strategies, and not a desire of the housing provider. If this is so, analysis of the wider housing market may give the provider the evidence to discuss with their authority why the policy would be ineffective, or may be useful in shaping exactly how the policy should be applied – such as excluding certain types of properties or areas that may experience poor demand. The tenancy strategy should then remain under review so that action can be taken if demand is adversely affected.

Local authority decisions will further affect the demand for properties, enhancing the need for housing providers to develop a good relationship with the local authority in each district they hold stock. Local authorities will be deciding how they want to discharge their homeless duty and also, enabled through the Localism Act 2011, how they want to prioritise housing allocations. These measures, individually or together, will have an impact on the demand for social housing. The legacy housing policy prioritised housing on the basis of need and the homeless duty could only be discharged (without consent) by an offer of a social tenancy. The demand for social homes has been such that people were at an advantage by identifying themselves as being at risk of homelessness, and even though adequate private rental housing might be offered, the duty did not end until an offer of social housing was made. Where local authorities decide to pursue a policy of discharging their duty to the private sector, it is likely that the number of homeless people that are given a

reasonable preference (priority) on the housing register will reduce, providing there are sufficient private sector homes available. In one local authority where the homeless duty is now discharged to the private sector, staff on the Housing Options team have expressed a view that as a result, they will see the number of people who present as homeless or at risk of homelessness reduce. In the district there are relatively few social homes available and staff believe that people have used risk of homelessness as a route to secure a social home. In this study, one participant, Rob, had claimed he was sleeping in his car whilst his son was staying with Rob's mother, although he still feels he had to create quite a fuss to make sure he secured an allocation. Another participant, Danny provided an extreme example of his readiness to do whatever he needed to do to be allocated a home, by taking up drug use – although it is highly likely that he explains it this way to admonish responsibility for his drug abuse. If the homeless route is closed off, but the level of desire to gain a home remains high, then the next available route might be maximised.

It is possible that without the homeless route in to social housing, individuals may need to explore other ways to increase their chances. Under the current system of priorities, the route that would open up following the closure of the homeless route is the need to be re-housed according to health and wellbeing needs. As the participant in the pilot interview pointed out, she would say anything she could if her home relied on it. She has a minor condition which she did not mention during the interview, but made the remark after the interview was closed. Whilst a number of participants in the study spoke with distaste about people who adapted their circumstances to fit the system in this way, housing is such a core and over-riding need and housing in such short supply, this is to be expected.

An additional problem is that changing allocation priorities may affect demand – certainly in the short term whilst the changes are implemented. Local authorities may decide to give priority to working people or to people who can demonstrate community contribution or a connection to the area. Local connection is often important to council members, particularly in rural areas, and this area of policy might also be strengthened in some districts, shallowing the pool of eligible tenants.

Again, in preparing for these changes, housing providers will need to work closely with their local authorities; having undertaken their own analysis of wider housing supply, local economic priorities and opportunities, pay levels, unemployment and community priorities. Providers will also need to consider the impact of no longer housing on the basis of need on their mission and purpose. A provider with a purpose to house people in necessitous circumstances may find it unacceptable to house people who would previously not have been considered to have a housing need. Providers whose objects are to house people from certain ethnic or faith groups, or people with particular

needs (such as learning difficulties or older people) may find that their tenant group no longer meets housing priorities, meaning that they cannot use the housing register to allocate homes if they are to maintain demand for them. For example, a housing association that allocates properties to black people may have difficulty if housing priority favours working households, if black people are particularly excluded from the labour market in the area.

Housing providers may need to discuss flexing their approach to fixed term tenancies to respond to demand. However, a finding of this study is that location and type of property are more important than the length of the tenancy, due either to high demand for affordable properties and less secure terms offered by private landlords for a home of the same standard or due to the span of time that individuals can deal with in their decision-making.

Informing Tenants

As tenants are less concerned about the length of the tenancy at the point of letting, it is important for social landlords to fully explain what the implications are, even though prospective tenants may be less receptive to what is being said at that time. Later on, when the implications become clear, tenants may feel deceived that it was not spelt out how and why the policy would apply to them, although it may not be possible to state exactly what the terms of renewing will be in the future as they may change. The local authority tenancy strategy, which providers need to have regard to, sets out these terms and providers will need to make sure they engage in shaping them.

For those tenants who aspire to leave social housing, knowing that there is an in-built expectation that they will leave may influence their behaviour, particularly where there is support and opportunities to move on. For some, the end of their tenancy may be the trigger, as can be seen in an element of the current welfare reform, which attempts to reduce under-occupation by reducing the benefits of people deemed to have more rooms than they need. The policy might prove to influence people's attitudes and beliefs so that they decide to make a choice for themselves. For others, who do not aspire to leave or where there is little advantage, knowledge that improving or changing their circumstances may put their home at risk may also influence their behaviour, creating a moral hazard. For those who cannot improve their circumstances, whether they want to or not, the policy is likely to be ineffective and further tenancies granted until something does change, such as children leaving home. Some providers may seek to mitigate the costs of pursuing anti-social behaviour by presenting ASB as grounds for non-renewal. It is difficult to say if this might influence tenant behaviour, although experience with Family Intervention Tenancies illustrates this may work for some people where support is provided to address the cause of the problem (such as drug/alcohol abuse or weak parenting skills). In this study, tenants' circumstances simply did not

improve enough, and without additional support it is difficult to see how fixing the terms of a tenancy would make a difference to their chances of leaving social housing. This is discussed in more detail later in this chapter.

Some housing providers, such as Yarlington Housing Association (www.yhg.co.uk, 2011) and Bromford Homes (www.bromford.co.uk, 2014), have done more than informing tenants about the tenancy they are signing, carrying out pilots where they asked tenants to sign up to a plan to achieve certain goals during their time as tenants and setting an expectation that they will take responsibility for improving their circumstances. Housing providers will need to be clear how this fits with their role as landlord and their attitude to developing individuals and communities – not all will be comfortable with it. Landlords decide their own mission and purpose: some may see that they have a role to play in helping people improve their circumstances; some will think this is interference too far and it is possible that a court would not grant possession against a tenant who fails to achieve their agreed goals. That said, the approach may still serve as a motivational tool, even though unenforceable.

Whilst it is ethical to make sure tenants are fully informed, there is a risk that this information serves to create a moral hazard or disincentive so that tenants make sure that they do not improve their circumstances, which would put their home at risk. This will be less easy for families whose children grow up and leave home, but of course, adult offspring might ‘return’ when the tenancy is under review, only to leave when the threat has passed. Providers need to consider if this matter concerns them and to what extent they will check if tenancy fraud has been committed. It was clear from this study that a secure home was important to tenants and family life a critical concern. Given the difficulties and challenges people faced to be allocated their home, it is reasonable to deduce that they will also not surrender it easily – particularly if there is nowhere to move to.

Attitudes to Renewing Tenancies

Whilst providers need to have regard to the tenancy strategy in each local authority area they have housing stock, there is room to apply some discretion about who is offered a further tenancy and who is not. As a result, providers need to understand to what extent, and why, they want to see housing stock returned for re-let. When the policy was announced, many groups that represent the interests of tenants, particularly those that are vulnerable, were very concerned that people would be made homeless with nowhere to go. Shelter (Garvie, 2012), for example, were concerned that landlords might make tenants homeless and do no more than provide tenants with a list of private landlords. Practically, there should be safeguards for many circumstances, but those in arrears or with histories of anti-social behaviour may be most at risk of not having their tenancy renewed.

Providers will need to give advice and guidance where people are at risk of non-renewal of their tenancy, and since those affected would be unintentionally homeless – unless they have done something to put their tenancy at risk, like non-payment of rent or anti-social behaviour - their local authority would pick up a duty to address their homelessness. Given the purpose of housing policy to house those in need for as long as they need it, it is likely that it would be difficult not to renew the tenancy of someone who is still in housing need, particularly if the provider is not able to prove that a tenant has a suitable alternative. Ending a tenancy for someone who has not breached their tenancy agreement and is still in housing need is yet to be tested in court.

Ending a tenancy against the wishes and needs of the tenant might be unlikely and this study has established that the participants did not aspire to leave social housing was because they were unable to find affordable housing with the advantages of social housing. In addressing these issues, providers again need to return to their analysis of the wider housing market. Providers will need to understand how their housing offer is placed in the overall housing market. For example, where the right-to-buy has meant that there is a mix of privately rented properties and homes for social rent, if the only reasonable chance of getting housed is in an almost identical house (but at a higher rent, less secure terms and a lower quality service), then there is little incentive for a tenant to move out and every incentive to stay. The same is true where there are high numbers of mixed tenure developments or where social housing stock is of good quality. Without the disparity between the social housing offer and private rent or owner-occupied housing being addressed, the policy to fix tenancies terms will not be effective. Providers may decide that the issue is important enough to take steps themselves to address the issue by applying their strengths – quality and security – and provide homes at market rent or sale. Providers might consider this offer outside of their mission and purpose, seeing their duty as a landlord is to house people in need. However, if providers see their role as a springboard and not just a safety net for their tenants, it is important that there is a supply of housing that social housing tenants aspire to move on to.

Prior to the current welfare reforms, there were no incentives or duties to match people's needs as they change throughout their housing career - social landlords currently consider housing to meet tenants' needs at point of entry. Local authorities have the duty to give priority to tenants as their family grows or health and wellbeing needs change, but no-one has the duty to make sure that a tenant's home is fit for their current purpose outside of these factors. In addition, whilst the housing life-cycle (Elsinga, 2011) exists as a concept (that is, people plan their consumption and investment throughout their lifetimes) and might be evident in the private rental or owner-occupied tenures, the numbers of under-occupiers in social homes indicate that tenants do not, or cannot,

change their housing to meet their needs at the time or on the near future. The participants in this study felt it was unfair of people who under-occupy to stay in a home larger than they could demonstrate a need for, but there was insufficient evidence to say that they would alter their consumption according to their needs. Beyond this, the size of a home is not the only need that changes throughout a tenant's housing career, as the participants demonstrated. One wished to move away from a neighbour that troubled her, two need to move to be near family they care for and a number just articulated a desire to move to somewhere else, to be near work opportunities or to make a fresh start.

Contrary to concerns that fixing tenancy terms would lower community cohesion, the participants locate their belonging in their community in broader terms than the house they live in, and furthermore, were frustrated about the lack of opportunity to move once they were adequately housed. In considering the housing needs of their tenants, housing providers could consider mobility in devising their tenancy strategies, perhaps by creating an opportunity for those that would have their tenancy renewed to be able to move without putting their tenancy at risk. Currently, a tenant who is adequately housed would not be given a priority on the waiting list. Granting a shorter term renewal so that a housing need is created may help with this and there is nothing preventing a provider from renewing a tenancy a number of times. One of the participants, Alison, was under-occupying a three bedroom flat. Her dream was to have a home with a garden and was frustrated at not being able to move. For her, the introduction of the under-occupation deduction (the reduction in housing benefit for people with more rooms than is deemed they need, and popularly known as the 'bedroom tax'), has since enabled her to move to a two bedroom house nearby. Unless she was willing to trade her extra room, she would not have had sufficient priority to apply for another home. Kayli, however, must stay put. There is nothing she can do to earn sufficient priority to move from the flat she says is damp, with mould aggravating her child's asthma. She would like to move to be closer to the family she cares for and opportunities to find work.

The Role of the Tenancy Strategy

So far in this section, it can be seen that housing providers and local authorities have a number of choices and decisions that they need to make – even if that decision is to do nothing and maintain the status quo. These decisions are articulated in their tenancy strategies and this discussion chapter has recommended that these documents centre on the role that provider's boards determine for their organisations, based on their analysis of the wider local housing market and economy. The principle questions are: Who are we here to house? What do we see as our role – landlord, enabler, community entrepreneur, motivator, influencer of people's life outcomes,

defender of the rights of people who are unable to defend themselves? What is our role in building new homes? Should we take part in providing housing progression opportunities, such as intermediate housing products, affordable ownership and full market rent or buy? What purpose does fixing tenancy terms serve (does it help people live in a home that suits their needs)?

One of the reasons for using such a narrative and qualitative approach in this research was to ground these questions in the real worlds of people who rely on their landlord for their home, the place they feel most secure. Tenants will make decisions about how they respond to national and local policies that affect them, in turn providers take a high degree of responsibility for the lives of people they provide a service to, whilst they are looking upwards to policy being handed down. Tenants need to consider how they will interpret the choices they have as a result of the policies that affect them. Providers' boards will need to make governance decisions that were previously the role of national policymakers and handed down by the regulator. This new regulatory model, described as co-regulation to reflect that governing bodies should regulate in a transparent manner, subject to tenant scrutiny and challenge, poses significant challenges for boards. The next two sections will consider the impact of national and local policies not lining up. This type of policy, cascaded from the top, rather than instructing, regulating or legislating may do no more than influence, enable or encourage agents: particularly where the agent benefits from them or can implement the policy in a way that gives their interest groups the most advantage. If there is insufficient advantage, they may simply deflect or block policy so that the policy does not impact on the people that it was meant to address in the way that it was intended – for their good or not.

Impact of Fixed Term Tenancies on the Role of Social Housing Providers

In chapter two, the history of social housing was described. It is too early to say what the impact for the future might be, but as a result of the study, it can be seen that the governance challenges posed will have an effect on organisations as they need to make more choices for themselves about who they house and what purpose their organisation serves. As a result of the change to the homeless duty, social housing can be bypassed. There is potential for further problems, too, if the impact is to introduce further disincentives by discouraging households from improving their circumstances in case it puts their home at risk.

Social housing no longer has policy passported in the shape of the regulatory framework to such a degree, meaning that not all providers will act in the same way, although the sector does seek to share information and seek best practice; which may serve to homogenise the sector through informal self-regulating networks over time. In the short term, a more fragmented typology might be seen as each provider struggles to understand who they should house and what their role should

be. Providers may decide that they are traditional landlords, leaving policy decisions to the local authority, or they may see their role as interventionists who have a responsibility for shaping places and people's lives. Social providers now have to operate within more 'grown-up' governance arrangements, no longer able to do exactly what the regulator or auditor sets out as compliant or good practice. Not only do they need to make more decisions for themselves, but they need to work with public management and others as co-producers, in order to take their part in 'adding public value' (Liddle, 2010).

Reflections on the Effectiveness of the Policy

This section will discuss the likely effectiveness of the housing policy to allocate housing to people in need, only for as long as they need, it by fixing tenancy terms and how localism will influence its effectiveness. It discusses the notion of social housing as a tenancy of last resort and looks at how the policy might achieve the intended aims.

Tenancy of Last Resort

In chapter four, the notion that social housing as a tenancy of last resort was explored, and why, if this is the case, fixed term tenancies will have any impact. As a result of the research, it is clear that the participants view the allocation of their home as something that saved them from living in what they considered was a last resort. In addition, understanding people like Danny helps explain why social housing plays an important role. As a shaven-headed, tattooed, muscular young man struggling to deal with the death of his wife and then a relationship breakdown which led to estrangement from his children, private landlords and employers found him an unattractive proposition. However, when he turned to drugs, he found that someone then had a duty to help him and he was housed. He feels he has succeeded in getting his life under control and is now coping well, but finding a job is still a long way away and currently the additional support he needs is not available.

The participants' accounts of their struggles to be allocated their home showed that it is frequently not a matter of turning up and putting your name on a list to be housed. Prospective tenants have to be determined and understand how the system works in order to demonstrate that they have sufficient need. Kayli explains that she had to take a pregnancy test at the council offices as the housing officers had become wary of mums-to-be arriving with other women's test results and pregnancy scans. Single-person households without health and wellbeing needs are not a priority, unless vulnerable.

In essence, this is a fundamental flaw of the legacy housing policy; people who are desperate to be housed may be encouraged to worsen their circumstances in order to secure a stable home: Danny asserts that his rational choice was to turn to drugs. When this issue is considered by the media, social housing tenants and benefit recipients are criticised for being cheats and lazy scroungers; however is this just not a normal facet of human behaviour? For the participants involved, their families were really important and factored high on their priorities and visions for the future, why would they not go to great lengths to provide their families with what they need? For all of us, there are a range of things we would do to meet our and our family's needs, tempered by our values and beliefs and the prevailing cultural norms. For some, stealing is acceptable, as Rob says, 'who hasn't done a bit of robbing now and then?' But most have a more developed sense of right and wrong. For others, their lives are so chaotic or difficult that the expected range of rational decisions are not available to them, as Danny demonstrates in his decision to take up drug use.

Rather than a criticism of individual's behaviour, a measure of the success of housing policy could be the extent that policy meets people's needs within a tolerable level of abuse of the system or manipulation of circumstances – that is not to say that abuse should not be addressed and the system itself should be designed so as not to encourage abuse or force people to abuse it to meet their basic needs. As with criminal justice, there will always be people who break the law. Whilst some crime is committed in the heat of the moment, there will always be people who have made what they considered an acceptable choice in the circumstances; and the law helps shape and constrain what is considered acceptable. In the main in social housing, the issue is people believed to be optimising their circumstances in order to be housed and this is a reflection of a weakness in both housing supply in general and the offer (affordability, decency and security) in particular. This issue will be discussed further in the context of localism.

Why People Do Not Leave

Having established that the participants entered social housing through determination rather than as a last resort, the study turned to understand why they did not leave – why the policy is needed. Given the starting point here was to explore the notion that people were housed as a last resort, which turned out not to be supported by the evidence given by the participants, it was no surprise to find that there was no great desire to leave, and this was the reason they stayed. An earlier but unrelated thesis (Harvey, 2005) explored the reasons why those that left did so, and it is clear that these people think differently to those that stayed, having viewed the tenure as a springboard and a transitional move. In this study, 52% remained in the same property five years after moving in and altogether, 68% were still tenants with the same landlord.

In order for the policy to be effective, there would need to be a shift in tenant typologies so that more people rely on social housing as a transitional tenure (ambulance service) and less rely on it as a tenancy for life (safety net) (Fitzpatrick and Pawson, 2007). This study found that the participants who stay do not consider social housing as an ambulance service, but as a safety net. The reason they do so is that they do not aspire to leave, leaving is not affordable, and there are no advantages. In essence, to make the policy work, these three issues need to be addressed. In chapter four, it was suggested that the three typologies may be too limited to fully explain the type of tenants who consume social housing, and suggested a fourth, a failed safety net: a crisis consumer, who fails to sustain a social tenancy due to chaotic lifestyle and vulnerability. These tenants may move between social housing and less secure terms such as sofa surfing or temporary housing. Furthermore, if tenants use their time in social housing as a springboard or ambulance service, not all will succeed and some will enter crisis again and re-appear later on as a housing priority.

Dealing with the issues of advantage, the key advantages of social housing are that homes have achieved a standard of decency and the tenancy terms are secure. Participants in the study explain how they value the efficient, prompt and high quality of workmanship they feel they receive from their landlord and that their views and experiences are that this is not replicated in the private market: they do not trust private landlords. Given that, as a result of the right-to-buy and mixed tenure estates, the person next door might either own or privately rent their property, there is no incentive to move. In addition, the participants in the study were highly concerned about the security of tenure of private renting, seeing the limit of security to the first six months of a tenancy as unacceptable, they are not keen to expose their families to this risk.

Returning to affordability, the social rent-setting regime means that there are limits to the amount of rent social housing providers can charge, whilst private rents are subject to market forces. This means, like for like, that private rental is more expensive (in the main, but this is not true in the North of England). In the Teignbridge District the market rent of a property let at a social rent of £80 per week would be £140 or more. It would make no sense to rent a property privately that would offer nothing different to that of a social rent.

Tenants on full Housing Benefit do not fully escape the affordability problem. Until recently, Housing Benefit for social rents covered all of the housing costs, which were then paid directly to the landlord. Welfare reform has now reduced the amount of benefit paid to under-occupiers and under Universal Credit, rent will be paid to individuals rather than their social landlord. Tenants in privately rented properties are paid a set figure, in the form of a local housing allowance (LHA), to pay their landlord. This figure is capped at the 30th percentile: if tenants rent a property at more than that,

they will need to pay the difference unless they can persuade a landlord to lower their rent in exchange for secure payment. The LHA is paid according to the number of rooms that are needed and the rate for a similar property to the one described above would be £127.

Although some participants mentioned saving council tax, the principal reason they say that people ought to move should be to smaller properties and others were greedy if they had more rooms than they need when there were people that were overcrowded. Furthermore, home ownership, without inheritance or a lottery win, was not even a thing that the participants thought about as a reason to move home. Participants discussed moving home without considering that this should be to leave social housing, although both Kayli and Dan concede that they would consider private renting as a last resort to if they were unable to move within social housing.

Affordability and lack of advantage provided sufficiently high barriers for the participants in leaving social housing, but the key difference between the participants and those in Harvey's study of those who leave (Harvey, 2005) was that the participants did not aspire to leave. They did not consider the tenure as transitional or a springboard to something better and of course anyone using a springboard will need to land where there is opportunity. Making a parallel move from social rented to private rented comes at a significant disadvantage, so moving is not attractive until it facilitates access to something that is not available in social housing. This might be an opportunity to own, to choose where to live, to live nearer employment prospects or to live in a bigger or better property, which would require an income at or above the average local wage - none reported this level of income. To aspire to leave would need to be preceded by the opportunity or aspiration to earn much more than they do. Why the working age participants were unable to overcome their barriers to employment was outside the scope of this study and further work to understand the motives and opportunities between those who leave and those who stay would add value to the debate. Whilst it is accepted that the participants suffer disadvantage, their stories are unlikely to be vastly different to others who entered social housing at the same point in time but have left already. It is unclear if it is the nature of their disadvantage that has held them back, or how they have dealt with it.

Without an alternative housing offer that addresses these difficulties or support to help people overcome the issues they face, it is difficult to see that introducing fixed term tenancies will be effective, other than to stimulate downsizing as household composition changes. However, whilst the policy might not create the conditions for people to leave social housing, it might create the expectation. In chapter five, behavioural economics was used to explain why people might consume social housing in a different way to that expected, and this might prove a useful explanation again. If

tenants are aware that they have to prove themselves homeless or pregnant to attract sufficient priority to be housed, it is reasonable to consider that if their household numbers reduce then there is a strong incentive to keep family members at home if this would put their home at risk. This incentive may be strengthened due to the change in homeless duty, if the displaced family does not find the offer of a private rented home attractive. The net effect would be the freeing up of properties as more families live together for longer. In addition, tenants who enter social housing now will not have the same expectations as those who joined previously. The participants in this study placed no attachment or importance to tenancies for life and younger generations already live more transitional lives than their parents. Hence, the promotion of fixed term tenancies will serve to influence behaviour and create an expectation. Social housing was founded on the notion of safety net and security, if founded on providing a springboard and a transitional period, the behaviour of tenants might be influenced. A further factor, and the topic of the next section, is the impact of other policies on social housing and their tenants.

Localism

Fixed term tenancies were enabled by the Localism Act 2011 and there are other elements of the Act that also influences social housing. Localism enables local authorities to change their priorities for housing so that it is not only those in greatest need that are housed. Priority is now given to ex-service people and in some areas, local authorities are giving consideration to low to middle income families and key workers. Unless housing supply is increased correspondingly, it will mean that these new bidders will compete for the same number of properties. This would have the advantage of reducing the stigma of social housing and enable a change in role to that of a transitional ambulance service or springboard, but would mean that vulnerable people who need support are placed at the mercy of the private rental market. This challenges the notion of who social housing is for. Chances of being housed might change according to where someone lives, which landlord is in their area, the supply of homes and – more perversely – ability to navigate the system.

The Localism Act would appear to create an unfair system at the individual level, but create a role for social landlords, if they have an appetite for it, in place shaping and social engineering. However, there is a stronger argument to level the tenures, either by introducing market forces to free up the rent regimes of social providers or introduce the regulatory frameworks they currently deal with in to the private market. Both approaches are fraught with difficulty. Firstly, it would be unacceptable to increase the benefit bill to cover increased social rents in the current economic climate. Secondly, private providers, as predominantly small businesses, would not be able to cope with the governance frameworks and the consideration given to tenant rights required in social housing.

Earlier it was discussed that Localism created a new burden for providers' boards. This is the same for all actors in the housing system, from the individual tenant, to providers, developers, local authorities and other relevant partners. Each will have their own missions, purpose and priorities whilst landlords, as not-for-profit charities, may be considered as important Third Sector organisations – a key strategic partner for setting local priorities (Jones and Liddle, 2011). As such, it is likely that their policies do not line up, if a policy intention is dropped in at the top, by the time it has made its way to the bottom it might be diverted, halted or lost. There are also issues of 'local'ness, creating tension between local voices such as local authorities and regional bodies such as Local Enterprise Partnerships (LEPs). LEPs are tasked with enabling social and economic development through working with partners to define and deliver a localised strategy, but these sub-regional arrangements may be at odds with the Localism agenda (Liddle, 2011). Social housing is a good example of this issue, where funding and strategy might be determined at the sub-regional level, but allocation (who gets to live in the newly-built homes) determined by local policy.

Implications for Social Policy

This section looks at the findings from the research study, and having explored what this might mean in terms of the effectiveness of the housing policy, turns to discuss how what has been discovered can be applied to social policy considerations in general.

The thesis opened by tracing the history of social housing and set out how housing policy was implemented to address problems, frequently those set up by preceding actions. Mass building to provide housing for workers in new factories of the industrial revolution resulted in slums which needed to be cleared to address risks to public health. Large scale building to cope with post war housing shortages, well received in the first instance for the modern facilities they afforded, were soon places which caused neighbourhood and community problems. Next, homes were sold to put many on the housing ladder and social homes were allocated on the basis of need, leading to a residualised sector with a reputation for benefit dependency.

The people housed in the post-war estates – the Baby-Boomers – are now becoming the Silver-Surfers. The expectations of this group have been to be securely housed as long as they demonstrated deservedness. Whilst times were tough for the poor, home ownership was in reach of more people and at a younger age than today. Baby Boomers' children have had better opportunities to attend higher education than earlier generations, but without the debt of later generations. This age group enjoy good life-expectancy and may have the advantage of a reasonable pension. In many respects, they may come to be regarded as those who received the most

advantageous care and social support and longer life after retirement – that the arc of social policy has reached its full extent and may now be on the reverse pendulum.

As the children of the Baby-Boomers come to retire, their pensions are likely to be less generous and many may not retire at all. This age group is more likely than the generation before to give day-to-day responsibility for childcare to someone else, as the only parent in the household or because both parents need to work to bring in sufficient income. Their children, if they go to university, will need to fund their own way or be supported further by their parents.

This study found that there is likely to be little resistance to fixed term tenancies from prospective tenants, who, at the point of housing are likely to feel that the terms are more than acceptable and certainly better than any other alternatives on offer; and then concludes that few of those that are still in social housing after five years will actually be at threat due to a lack of a sufficient change in circumstances to warrant non-renewal of a tenancy. Furthermore, landlords are likely to presume in favour of renewal and tenants dis-incentivised to improve their circumstances, possibly acting to ensure that they remain eligible for housing. Taking all these issues in to account and also considering that each local authority decides if it wishes to ask its housing providers to have regard to a policy to fix terms, which a housing provider can ignore, the policy to fix tenancy terms is unlikely to lead to significant tenant numbers across England not having their tenancy renewed – at least not in a uniform way in the short term. Over time, behaviour will change and create an expectation that households should downsize as their children grow older or stay together in more inter-generational households.

Any policy to fix the terms of social housing tenancies cannot be applied retrospectively and so older people will not be required to leave the homes where they raised their families and move somewhere smaller, unless they choose to do so, but this will not be the same for future families. This is a more palatable way of introducing a changing attitude to housing consumption as these new households do not know any different, downsizing before they reach an age where the subject becomes too emotive. No-one would want to see an older person leave a home they have lived in all their adult lives, or possibly longer. This matches the more transitional attitudes of younger generations.

The welfare changes we are seeing now may also have parallels further back in time. Whilst the current regime seeks to make work pay, if employers abuse this approach, we may see the tensions return that instigated the Poor Law reform of 1834 (Burnett, 1986) when many workers were paid a below-subsistence wage. Whilst the Labour government of 1997 anticipated that we would be

looking to prepare a 'fourth age' of welfare state about now, built on core principles of work, security and opportunity (with the first age being the response of Poor Law to outright destitution, the second Beveridgean and the third age an emphasis on poverty and prevention) (Hyde et al., 1999), we may be about to see a return to the first age or perhaps a new fourth age, not yet defined. Younger people's expectations are different – not expecting nor desiring either jobs for life or homes for life. In this respect, regardless of views on the effectiveness or not of fixed term tenancies, a tenancy for life is not something newly forming households are concerned about, even if it is in their and their communities' best interests.

Many of this generation will not see home ownership as something they can address in their own right, unless through legacy or parental support. Indeed, a growing number satisfy their housing needs by taking a shared lease or a room in a house. It is therefore important for policy-makers to think differently and to break away from the current thinking on housing policy: a model where each person can own or rent a dwelling that fits the current size standards is not achievable. There are insufficient homes built for single person households and building the required number of homes to current family-size standards is unsustainable, the increasing urbanisation would have environmental impact and create either a reliance on importing foodstuff or a need to increase agricultural efficiency. It would seem irresponsible to undertake such large-scale development for short term economic gain without taking in to account what this means for the future, although many see green areas as something of little import. There is a shortage of housing that meets people's desires or financial means, but people are currently being housed in some form or another, raising a question about the role of the State in taking responsibility in meeting housing needs. In addition, housing supply is seen as one of the answers to the current economic plight and a new source for jobs and wealth would be needed once housing supply meets demand. Like full employment, fully met housing demand might not only lead to disproportionate cost but lead to market failure.

Bringing together the potential impacts of the other key element of the new housing policy along with welfare reform, the impact of fixed tenancies can now be discussed in context. The main element of policy, through Localism, enables local authorities to set their own priorities for housing – who is housed. In conjunction with fixed term tenancies and welfare reforms - influences how long people remain eligible for housing. Who gets housed and for how long will be a matter for local politicians and housing providers, who may not work together in a coherent way, as already discussed.

In some areas providers and local politicians might line up their thinking and agree what approach they should take, which might seek to reward those that are in work with low cost housing, returning to an era of housing those who demonstrate their deservedness; or they might seek to protect those who most need help and support. This lost purpose for social housing might mean that where there are competing interests at a local level (for example, between town, district and county councils and between different housing associations operating locally), the different views may just serve to lock out change and decisions may take longer or be more difficult to negotiate. It is appropriate, though, that policy does change to meet new challenges.

In deciding who should be housed, policy is constrained by the high demand for social housing and the lack of supply. If local authorities decide to give a higher priority to new groups of people, low-income households for example, without a corresponding increase in the supply of social housing, people that would have been housed under the legacy policy (of housing on the basis of need) will take a lower priority and face more difficulty in demonstrating a sufficient housing need. In essence, a decision to prioritise one group will exclude another, as housing supply cannot accommodate increased numbers. Whilst this will improve the circumstances for the new priority group, in this case easing the burden on working families, the overall cost is likely to increase. Housing those most in need ensures that shelter is given to the most vulnerable in a cost effective way for the State. The most vulnerable are the most likely to be excluded from employment and require higher levels of welfare support, paid for by the State. If these people are housed in the private rental sector, higher rental costs need to be met by welfare payments (demand-side subsidy), whereas social housing has achieved low rents by funding house building by receiving public grants (supply-side subsidy). In this example, by letting publicly subsidised property to a hard-working low-income family, there is a net increase in welfare costs. However, this may appear to address the cause of residualisation in the sector and increase fairness for low-income working households. It seems fair that everyone has access to quality housing at a price they can afford, and also that it is felt to be an acceptable cost by tax-payers.

There are alternative solutions to addressing the issues described above, which include ensuring that employers pay a living wage and not passing on their responsibility to the State by relying on a benefit-dependent, low-waged workforce, or by addressing the differential between the rental tenures so that private rental costs are affordable and quality improved. One further answer was within reach of one of the study's participants: to inherit an asset base from older family who have been opportune to be born at a time when they were able to access home-ownership and benefited

from a rise in housing equity during their housing careers; this will be discussed in more detail later in this section.

The dilemma of supply is identified as critical to the success of any of the approaches set out in the Coalition's housing strategy, however developing new social homes either needs to be publicly funded at a cost to the tax-payer or privately financed and supported by higher rental charges for tenants.

For social policy, particularly with the current economic focus, this raises questions about the purpose of welfare support. Founded on the notion of social security, that people can claim when times are hard, the system then moved on to fund those in need. There is growing pressure to return to the social security-type system as public opinion hardens towards people receiving welfare support. The participants in this study mirrored a popular view that recipients of welfare support are maximising their circumstances and not deserving of help – despite being in receipt of one or more forms of support themselves. This view has been popularised in the media: combined with concerns about public borrowing and levels of spending, social policy is under pressure to be supporting a solution rather than seen to be part of the problem.

Potentially, this issue highlights the return swing of the social policy pendulum, with a desire to provide good welfare benefits for anyone that needs it at one end of the arc, and a deserved-based system at the end of the other. The arc of the welfare era can be tracked from the beginning of the welfare state, continuing through the 'Cathy Come Home' (Loach et al., 2003) years and the severe conditions for the poor prior to the 1990s. The pendulum was probably at its furthest point when Liam Byrne, outgoing Treasury Secretary, wrote his short note, 'There's no money left' (The Guardian, May 2010), bringing media and public attention to the global economic crisis. This return pendulum would indicate that the Baby-Boomers will come to be regarded as the generation that had the most generous range of welfare support. Whilst policy to date has been directed at making work pay and encouraging working age people to be economically active, it may not be long before the current working age population find the pendulum has swung too far and become disenfranchised. However, this is not an age group that frequently votes and change may come about through protest rather than election.

If the pendulum has not reached the extent of its new arc, and there is no evidence to suggest that it has, it is clear that further cuts to welfare reform are to follow. Given the drive to ration how long people stay in social housing and to provide social housing to a wider group, either to support low-income households or to engineer mixed communities, the purpose of social policy needs to be re-

negotiated. If the role of policy is ensure that a springboard is provided, as has been suggested by current housing policy, how can equitable access be ensured? How can fragmentation be avoided? How can social policy align with market practices so that the trajectory of the springboard allows those who take it to land where there are opportunities?

In addition, the financial burden to the State must be explained and justified to those who feel they are net losers of the system, not earning enough to be free of financial hardship but earning too much to be worthy of support. More than anyone else, they need to understand the role and purpose of social policy in order that media interest does not target those who are least able to respond or defend. Already, the public gaze is settling on our Silver-Surfers for the answer. Older people own 80 per cent of the private wealth of the UK, with over-65 year olds controlling £460 billion in un-mortgaged equity alone – more than it costs to run the NHS for ten years (www.agingwellnetwork.com, 2013). To date, public perception of older people has been of those struggling to survive on a meagre state pension and there are certainly large numbers of this generalisation, particularly in social housing, placing them at greatest threat if public perception were to shift. There is evidence that this shift is already taking place: Housing ownership inequities are firmly placed at the door of older people by the Intergenerational Foundation's Hoarding of Housing report (Griffith, 2011), quoting Lord David Lipsey in its foreword, ...'We have seen a switch to a new kind of politics: the politics of assets. On the back of rising house prices, many people find themselves well-off. The rise represents a straight transfer away from the young, who have to pay the high house prices and the onerous mortgages which result from them. It represents a transfer of wealth on an unparalleled scale to older people.' The report claims that rather than downsizing, older people hoard housing wealth. Whilst the report recognises that older people might be keeping assets for future generations, it states that younger people are facing higher levels of lifetime debt and smaller living spaces as a result.

Perhaps rather than deriding older people, who have not colluded to create this dilemma and are likely to feel that they suffered much greater hardship in their earlier years, it should be recognised that there has been an unintended shift away from a meritocratic society back to one where it is difficult for individuals to make their own way in life without the support of older generations. Rather than a poverty of cash, there could be a return to poverty of opportunity. If standards of living can be described as improving for each subsequent generation, the current generation of newly forming households may be the first to see their circumstances worsen when compared to their parents. If this is the case, the current working age generation will need to be the one that creates an adjustment to this new type of welfare state, where welfare support is provided by the

collection of assets of the previous generation. For this support system to succeed, each generation must shift their thinking away from accumulating and consuming assets during their own lifetime to one where each generation accumulates assets for the next. In changing this paradigm, the current generation struggling to get housed may be the one with the burden of accumulating assets for the next, but without receiving the benefits until much later in life, if at all. In addition, if the cost of providing care for people as they age is not met by the public purse, assets may not be available to future generations.

This model bypasses State intervention for those who inherit assets, which might ease the burden for future generations, but in the meantime, the responsibility for ensuring that there is sufficient adequate housing will need to be addressed by the current policy. This places responsibility locally on housing providers and local authorities (whose governance structures, due to a historic reliance on looking to regulation for guidance) may not yet be mature enough to take on the issue of who should be entitled to housing and for how long. There are strong temptations to take on the role being vacated by the State, returning to the pre-industrial revolution roles of landowners and squires or post-industrial revolution role of the philanthropists.

Returning to Theory

In chapter five, it was recognised that research in the field of social housing is typically atheoretical. It was also recognised that the standpoint for this research was not to underpin any particular political viewpoint, but a curiosity about why, if social housing was a tenancy of last resort, a policy to fix tenancy terms might be effective. A number of theories were identified that helped locate where the study's interest lay: most notably actor-network theory and theory from behavioural economics. This study has shown that, when looking through the lens of actor-network theory, we can see why current social policy is problematic as the agent that signs the contract (the claimant) does not behave as expected by the principle that offers it (the Department for Work and Pensions). The contract is offered in exchange for job-seeking. As part of welfare reform, Universal Credit has strengthened the notion of 'conditionality' in order to attempt to address this problem - that in order to be eligible to contract for welfare payments, individuals must sign up to the intention of taking action to find work. It is too early to say if this approach will be effective, but it is likely that a number of claimants might learn to adapt their behaviour to suit.

The applicable theory from behavioural economics was a standpoint that individuals are rational actors, but rationality is bounded by limited choices and socialised constraints; and that people prioritise immediate needs in making decisions. Again, Danny demonstrates this through his perception that he had to take drugs and Rob explains how his choices were limited to sleeping in his

car to gain a home. In addition, almost all of the participants demonstrated that they had made decisions to address immediate problems rather than long term ones. For example, Steve was clear that when signing his tenancy agreement, he was not concerned for his family's needs in five years' time.

The notion of choice not being the same as choosing was also discussed in chapter five. The difference between the two was defined in this study as the choices made available by policy-makers, which are not necessarily the same as the things that people choose to do. We can see from this thesis that people are given few choices in meeting their housing needs and in order to choose, they may need to adapt their behaviour. For Charlene and Rox, we can see this means choosing how many children people should have but for Alf and Kayli we can see that they regard people who act in this way as abusing the system.

This thesis also considered the way that some policy-makers seek to influence behaviour (through the work of the Nudge Unit, for example) so that people make the 'right' choices. From this study, we can see that people may adapt so that they can avoid the risks that these choices pose – improving one's circumstances might put a tenancy at risk – and furthermore, that there is a risk, due to the number of actors involved, that these choices do not line up. Landlords will be making decisions about who is eligible for housing and their decisions are constrained and shaped by different priorities, such as getting the rent paid and minimising anti-social behaviour.

Conclusion

This thesis makes an original contribution to knowledge by highlighting a specific policy (in this case, fixing the length of a tenancy) and explores the difference in the notions of choice (the intended options for people to select from) and choosing (how people respond through their decisions and behaviours). In particular, the thesis sets out why – if social housing was truly a tenancy of last resort – people do not choose to leave so that a policy to fix tenancy terms is needed at all.

The research began at a turning point, following the minority election of the Conservative party and an ensuing Coalition administration. The research was conducted whilst the current welfare reforms were proposed and introduced and this thesis has suggested that the end of the tenancy for life introduced through the Coalition's housing strategy had the potential to mark a paradigm shift in social housing – alongside housing on the basis of need and the right-to-buy council housing. Whilst the end of tenancy for life was first enabled by the grant of fixed term tenancies, this only applies to new tenants where a landlord and local authority agree to introduce them, later reform such as the introduction of the under-occupation deduction (popularly known as the bedroom tax), applies to all

current social housing tenancies, having a greater reach and impact. The election in 2015 returned a small Conservative minority and time will tell if the under-occupation deduction is continued by the new administration or not; however, fixed term tenancies have been quietly and not uniformly introduced. Their impact has been overshadowed by the headline-grabbing bedroom tax stories, a policy which might be withdrawn or amended following the next election, either wholesale or the more harsh elements softened.

This study has demonstrated that the life-cycle model does not provide an adequate explanation for tenant's motivations, with theory from behavioural economics providing better understanding. Whilst it was not the aim of this study to prove one theory over another, it was made clear that the prism through which this study was viewed was the lived experience of the participants: not in a judging or even an argument-affirming way, but in a more observed way (Silverman, 2011). This justified a hermeneutic (Kovacs, 1989) research methodology, conducted using a case study method (Yin, 2009).

Whilst fixed term tenancies might be here to stay, the impact may introduce an element of postcode social policy – with tenants' rights to be allocated a property or to stay in their home dependent on the views of elected local politicians. Policy-making may become more complex with many more actors interpreting the policy according to the needs and interests that affect them. Social housing providers are now put in the position where, through their governance mechanisms, they need to decide what approach they need to take for their businesses and for the communities they serve, questioning their purpose and mission. They need to determine if they provide social housing as passive support or if they see their purpose as actively seeking to change tenants' circumstances. In addition, who do they house: people in housing need or engineering 'balanced' communities? Is intervening in a tenant's life and community engineering ethical?

What is clear from the study is that tenants value their homes and the participants do not see themselves as patients in an ambulance service. They recognise – and worked hard to be captured by – social housing as a safety net. Their homes are important, although were frustrated at not being able to move to be closer to family, work or just a fresh start, but preferably in another social housing property. They did not see social housing as a tenancy of last resort (a key line of enquiry for the study) and most did not aspire to leave social housing: there were few advantages to doing so and other tenures were not affordable.

The work for this thesis began before the Welfare Reform Act 2012: it was outside the scope of this thesis to explore the Act; However, one of the stated aims is to nudge people in to work by 'making

work pay' and there may be some insight from this thesis about the 'right' choices (the intended options for people to select from) and then what people choose to do (how people respond through their decisions and behaviours). In reforming welfare, choices on offer and what people choose to do as a result may not be the same outcome and further work will highlight what the differences might be. Furthermore, it can be seen from the participants from this study, that welfare reform is popular, even amongst those it affects: people identify themselves as deserved and that it is others that are taking advantage.

Finally, a few reflections on a potential to shift away from a residual, dualist regime (Kemeny, 2006). The discussion in this chapter has illustrated that housing policy is still accessed on a needs-basis and, furthermore, those that can move on will be nudged to do so. As a result, the housing regime is not set to intentionally change. There is evidence that individuals are bypassing housing shortage by changing their expectations about where and how they will live because of the long lead times in implementing strategies and building homes. There is little evidence that the current plans and strategies will transform the housing sector – except to pull providers to behave in more commercial and risky ways – and to some extent, the social housing sector is being replaced by the private rented tenure (certainly for many newly forming households). The introduction of fixed term tenancies will have little impact in the short term, but this tenure type more closely reflects the expectations of new households and sets a direction of travel towards a levelling-up of the social and privately rented tenures. If this levelling-up were to be accompanied by a policy to allow general access to social housing, a path to a more integrated (Kemeny, 2006) housing regime might open up.

Appendices

Appendix One: Participants

Jules Wonnacott is single and aged 22. She lives in a first floor flat but is desperate to move out. She was attacked by a neighbour who suffers with poor mental health. She has a low paid nursery job she hates, but feels it is too risky to leave the security of the job she knows. She and her family were evicted for non-payment of rent whilst she was in her exam years at school, which is believed to have driven her aversion to risk. Her mother has not been a stable influence. Jules would be offered a further tenancy if she was being assessed. Whilst she would like to leave social housing, as a single person, her circumstances make it unlikely. However she is desperate to move home and would consider private renting as a last resort.

Alf Darke is 67 and lives in a 1970's semi-detached house with his wife and two adult sons. Until he contracted tuberculosis, he worked in a bakery. The house is adapted for a disabled person, they were allocated the house when they were looking after Mrs Darke's brother, who has since passed away. The family seem pretty content and settled, the house is well kept and there is evidence that grandchildren play a major part in family life. During the interview, a number of police cars pulled up and rushed in to a neighbour's house - an apparently common occurrence. If the family were to be assessed for eligibility for further housing they would be informed that they are no longer eligible to stay in the current home as they no longer need the disabled adaptations, however subject to confirmation that the family were earning less than £27,000 they would be considered for a downsize move. It may be possible for them to bid on a two bedroom property.

Kayli Al-Hassan and her family's ethnic origin is 'white British' on her landlord's database, though her and her family's skin colour might be interpreted by others as not typically white. She is 33, married with two children and lives in non-traditional build flat, often known as a Cornish unit. Whilst the property has been improved, it is highly likely to be damp and difficult to heat. Kayli reports asthma in one of her children and her husband. The flat is upstairs and is a nicely presented family home. The neighbours keep pets that smell and she is desperate to move away. She feels isolated where she is, away from bus routes. Her husband works long and unsocial hours and she looks after the school-age children. This family live in Townfield, unlike all the other participants that live closer to Newton Abbot town centre. Providing her husband's income could be confirmed,

the family would be offered a further five year tenancy. The family would move to renting privately as a last resort.

Charlene Tucker is 25 and lives in a modern semi-detached house with her partner and five children under eight years of age. Her partner is unable to work due to a recurring kidney problem. They recently won an appeal to have his disability benefits re-instated. She was tearful, though not distressed, throughout the interview and mentions her partner is depressed. She is unhappy with her neighbours, who sound a bit intrusive rather than anti-social. The family are very keen to move. The house had been recently decorated and was clean and presentable, though a number of maintenance tasks needed doing. The family would be offered another fixed term tenancy if they were being reviewed.

Rox O'Brian is 34 and lives modern semi-detached house with her five children. Two of the children have the same father, a number of the fathers maintain contact and provide a degree of financial support; she does not work. The house is clean and tidy, though the front door was jammed and some kitchen doors and handles were missing. One of her children is recovering from tuberculosis and Rox is trying to get one of her children statemented, due to his behaviour and also bowel problems. Rox has registered on Homeswapper, though she is not highly motivated to move. She would be offered a further fixed term tenancy if her current term had expired.

Alison Passmore is 38 and lives in a 1960s flat with her partner and son. Her home is well presented and tidy, she was putting out bottles from a birthday party the night before. She declares significant financial difficulties and her partner is not currently working due to a serious work accident. She would be offered a further fixed term tenancy, though possibly not the same property as she currently under-occupies. It is believed that were this the case, it is possible that a family member could come to stay. She would like to move to a property with a garden and it is likely that she would downsize to make this happen.

Rob Brenlan is 33 and lives in a modern semi-detached house with his partner and their baby. He has three sons living elsewhere and states one of the other of his sons is staying with their mother at the moment, but normally lives with him. There are many toys in the sitting room which has modern furnishings and decoration. His other children live nearby and he reports that he is struggling to keep his son out of the same trouble that he got in to. He is an ex-offender who has been unemployed since a disagreement with the owner of the car valeting company he worked for. He believes that he has no career future and says he can only get dirty jobs he would not consider

doing. He has been in prison on more than one occasion. His family are clearly important to him. He would be offered a further fixed term tenancy.

Danny Wilshire is 40 and lives alone in clean, tidy, but sparsely furnished flat. He has four children, two of which live with an ex-partner. He was married prior to that relationship, but his wife died. It is unclear where the other two children live. Danny is unemployed. He has a lung condition and depression, with a history of drug abuse and self-harm. He states he began taking drugs so that he could be noticed and get help. He is desperate to move away. He would be offered a new fixed term tenancy if he were being assessed.

Vera Booth is 64, single and lives in an immaculate 1 bed bungalow. She is a retired doctor's receptionist. She is happy and content with her life, having brought up two daughters as a single parent. She would be offered a further fixed term tenancy.

Appendix Two: Summary of Data

Status after five years:

In the 2007 financial year (02/04/2007 to 31/03/2008), 105 new tenancies commenced. Of these, 55 remained current tenants at 20/09/2011, 18 had transferred internally and 32 had left. This means that only 52% of tenants who moved in five years ago remain in their current property but 68% remained tenants of Teign Housing. In stark contrast, turnover for the year 2010/11 was 6.04%.

This raises a number of interesting questions:

- Is this a typical year?
- If it is, does that mean there are two streams of tenants, with more recent tenants staying for a much shorter period?
- Is the tenancy for life simply an outmoded concept? What is required is security, not the same property
- Further analysis by property type is needed – do people get a ‘foothold’ then change focus to get the property/location they want? (In 2007, a new build development was let. At the time of writing, no-one who had been allocated one of these new properties had moved.)

The reasons for exiting, for those that were allocated properties in 2007 but had left by 2011, are recorded as:

Abandoned	2
Eviction	2
Moved in with family	1
Mutual Exchange	11
Not known	1
Other HA	6
Prison	2
Private sector	4
Rent arrears	2
Residential care	1

The numbers of people who stay in social housing after 5 years are therefore high. If the 11 mutual exchanges and 6 moves to other housing associations are added to those that have stayed in a Teign property, 70% are known to have not exited social housing (though those that have moved will require following up to see if they are still residents). Of those who did not stay in social housing, a number would be expected to present as homeless or for housing in PSL (private sector leasing) following time in temporary accommodation.

A number of tenants have had more than one mutual exchange or transfer before and after 2007, 29 (28%) transferred to the property they were allocated to in 2007. There were two examples of 5 moves in total recorded.

Benefits after five years:

At allocation, 90 tenants were in receipt of full or partial housing benefits (86%) and 15 paid their own rent (14%). Five years later, 14 of the remaining 55 tenants paid all of their own rent (25%).

House size and type:

None of those who had transferred with Teign Housing downsized. The downsizers from this cohort have moved in to care or moved in with family. Those that moved to another housing association or in to private sector accommodation may have downsized.

Of those that transferred within Teign Housing stock, 10 (56%) moved to larger properties and 8 (47%) moved to a property with the same number of rooms. Clearly the number of rooms is not the only motivation in moving. Of those transferring, 9 (44%) moved from a flat to a house and of the 4 (22%) that moved from one house to another, only 1 increased the number of bedrooms.

The 4 (22%) that moved from one flat to another increased the number of rooms.

Age Profile:

The age profile of the 105 tenants taking up a property in 2007 was:

Under 25	13 (12%)
25-44.1.1	64 (61%)
45-54	14 (9.5%)
55+	14 (12%)

Disability:

Of 14 households aged 55+, 43% (6 households) was home to one or more disabled people, this was the same for the 45-54 age group. For households under 25 this was 15% (2 households) and for 25-44 year olds this was 11% (7 households). Overall, there were 21 households declaring one or more people with one or more disabilities (20%).

Ethnic origin:

One household classed themselves as black African. Apart from the origin of seven households (which were unknown) the remainder were white British.

Appendix Three: Research Interview Questionnaire

Introduction

- Thank you for agreeing to be interviewed
- Check consent form is signed, explain what consent is being given for
- Explain how information is to be used and confidentiality to be protected
- Explain that information cannot be used by Teign Housing with regard to the management of their tenancy
- Ask permission to record the interview, explain why and that information will be anonymous
- Answers do not have to be given to any questions if prefer not to
- Any questions?

Homechoice questions

This set of specifically answered questions are taken from Devon Homechoice and are used to decide if there is a housing need:

Q1 who lives in the household?

Adults (related or in a relationship), state:

Children (dependent), give ages:

Other

Q2 How long have you lived in social housing?

Q3 How were you housed previously?

Q4 Health and wellbeing ('you' refers to lead tenant, joint tenant or dependent)

4.1 Were you identified as having a health and wellbeing need when you were allocated the property?

4.2 Do you remember what band you were?

4.3 Do you think you have a health and wellbeing need (medical condition) now? (no – could skip, yes or not sure, continue)

4.4 Could the type of accommodation you have affect your access to day to day facilities such as bath/shower/toilet without experiencing significant difficulty pain or other discomfort?

4.5 Do you have any mental health conditions that might be made worse by your accommodation?

4.6 Is your ability to live independently affected by the location you live in, such as support from friends or family?

4.7 What is your diagnosis?

- 4.8 Is your condition stable, likely to improve or likely to deteriorate?
- 4.9 Do you have a carer?
- 4.10 Are they family, friend, paid carer or social services care package?
- 4.11 Does your carer live with you?
- 4.12 How many hours care do you get?
- 4.13 What does your carer provide?
- 4.14 Do you have any mobility needs?
- 4.15 Do you use any mobility aids?
- 4.16 Have you had any falls?
- 4.17 Can you climb stairs?

4.18 Do you (or could you) have difficulty getting in and around your home, including accessing bathroom and bedroom?

4.19 Could you or do you have difficulty using a bath, shower or toilet?

4.20 What adaptations do you need or do you have?

Dropped kerb	lift	parking bay	hoist
Ramps	step-free	downstairs toilet	rails
Upstairs toilet	wide doors	lowered surfaces	specialist shower
Stairlift	Other		

5. Paying rent and income

5.1 Where does your income come from?

Employment	self employment	rent from property
Pensions	benefits	maintenance
Grants	savings or investments	

(State proportions) attendance allowance and DLA excluded

5.2 What is your household annual income? Include non-dependents. (This is gross, not net.) Is it above £25,000?

5.3 How do you currently pay your rent?

6. Is anyone in the household an ex-offender? (No need for details, just if involved with MAPPA or not)

Individual questions

1. Where did you grow up? What type of housing?
2. On leaving school, where were you hoping your life would go?
3. How did things pan out?
4. Sitting here today, for you and your family, what do you hope?
5. Is this where you want to live?
6. If yes, why?
7. If not, why not and where?
8. What is stopping you from getting there?
9. Can you see that changing?
10. Barriers:
Summarise: You say that.....
11. What other significant events have you experienced?
12. To get you where you want to be, what would you personally need to do/achieve?
13. What is important about your home?
14. What is important about social housing?
15. What rights and protection do you think tenants should have?
16. Some social tenants today are on a 5 year tenancy, if they pass an earning threshold or their family has grown they might have to leave. If that were you, what would you think?
17. You say you are not happy here/in social housing, what would have to happen for you to be able to move? What is stopping this from happening? Or
18. You say you would like to stay, would you still if the rents were the same as for private tenancies?
19. (Children, if older) Where do they live? What type of housing?
20. Are you affected by the incoming rules on benefits ('bedroom tax' and benefits cap)?
How will you be affected and what will you do about it.
21. Or, if not affected: What do you think about it?
22. What is your next big priority?

Closing the interview

Review to check all areas are covered, then:

- Explain that is the end of the interview
- Ask if it is OK to contact again to clarify anything
- Remind about confidentiality
- Ask if they have any questions
- Thank for time

Appendix Four: Research Interview Summary

Homechoice questions

Q1 who lives in the household?	
Alf	Alf, wife and two sons (initially said one)
Jules	Just me
Kayli	Kayli, husband and two children
Charlene	Charlene, her partner and five children
Rox	Rox and 5 children
Alison	Alison, partner and son
Rob	Rob, partner, baby and one son normally there but currently with mum. Three sons live nearby
Danny	Single
Vera	Just me
Steve	Partner and 2 children

Q2 How long have you lived in social housing?	
Alf	6 years
Jules	Approx 7 years
Kayli	5 years
Charlene	4 years
Rox	14 years
Alison	6 years
Rob	Some time in partner's homes. Six years on own tenancy
Danny	5 years
Vera	40 years
Steve	C10 years

Q3 How were you housed previously?	
Alf	Private
Jules	Homeless, then in a government funded scheme
Kayli	Private sector let (council short term housing), staying with family, private before that
Charlene	In temporary housing, had to leave home because of sister's needs – was with parents and two of her own children
Rox	Overcrowded social housing
Alison	Caravan and temporary housing
Rob	Sleeping in car
Danny	With partners
Vera	A flat in Teignmouth (Teign Housing)
Steve	HMO, then 1 bed social housing flat

Q4 Health and wellbeing

4.1 Were you identified as having a health and wellbeing need when you were allocated the property?

Alf	Yes – for brother-in-law, who has since died
Jules	No
Kayli	No
Charlene	No
Rox	No
Alison	Son had asthma
Rob	No
Danny	Mental health, drug use
Vera	No
Steve	No

Q4 Health and wellbeing

4.2 Do you remember what band you were?

Alf	No (priority would have been given for brother-in-law's need for an adapted property)
Jules	Believe homeless
Kayli	Homeless
Charlene	Homeless
Rox	Overcrowded
Alison	Homeless
Rob	Homeless
Danny	Homeless
Vera	Downsizing (not original reason)
Steve	Overcrowded

Q4 Health and wellbeing

4.3 Do you think you have a health and wellbeing need (medical condition) now?

Alf	No (though separately reports breathing and circulatory difficulties as a result of tuberculosis)
Jules	No
Kayli	Husband and daughter have eczema
Charlene	Partner has a kidney condition – recurring kidney stones - and depression
Rox	Son has bowel problems, eczema and speech and learning difficulties. Daughter is recovering from tuberculosis
Alison	Partner has suffered a work-related accident
Rob	No
Danny	Yes, depression and breathing problems
Vera	No
Steve	No

5. Paying rent and income

5.1 Where does your income come from?

Alf	Pension and sons contribute
Jules	Employment - nursery nurse
Kayli	Husband's job
Charlene	Benefits
Rox	Housing benefit, DLA, tax credits and maintenance
Alison	ESA
Rob	Benefits
Danny	DLA, benefits
Vera	Pensions
Steve	Partner's work in care

5. Paying rent and income

5.2 What is your household annual income? (includes non-dependents)? (This is gross, not net). Is it above £25,000?

Alf	Less (would need evidence, could reduce by sons moving out)
Jules	Less than
Kayli	Possibly about £26,000
Charlene	I don't know. Less I think
Rox	Thinks less
Alison	Less
Rob	Less
Danny	Less
Vera	A lot below
Steve	Not sure, a few thousand below

5. Paying rent and income

5.3 How do you currently pay your rent?

Alf	Cash at the office
Jules	Self – direct debit
Kayli	Direct debit
Charlene	Housing benefit
Rox	Housing benefit
Alison	Not asked (receives full housing benefit)
Rob	Benefits
Danny	Housing benefit
Vera	Direct debit
Steve	By card

6. Is anyone in the household an ex-offender? (no need for details, just if involved with MAPPA)	
Alf	No
Jules	No
Kayli	No
Charlene	No
Rox	No
Alison	No
Rob	Rob has had a number of custodial sentences – a bit of burglary on the side, who hasn't?
Danny	Yes, for fighting
Vera	No
Steve	No

Other Questions

1. Where did you grow up? What type of housing?	
Alf	Council housing
Jules	Social housing. Parents evicted for rent arrears
Kayli	Newton Abbot, private rented
Charlene	Council housing in Broadlands
Rox	Council housing
Alison	With parents, think it was owned
Rob	With parents, owner/occupiers
Danny	Local, council housing
Vera	Private, 3 bed in north of England
Steve	Council housing, then private rented. HMOs and a support programme for vulnerable young people.

2. On leaving school, where were you hoping your life would go?	
Alf	Don't know
Jules	Just wanted to work, be a social worker
Kayli	No plans for marriage, thought unable to have children
Charlene	I didn't imagine this, but I wouldn't change it. I liked hairdressing
Rox	To be a hairdresser on cruise ships
Alison	Not here! To be married, settled
Rob	Anywhere other than it did
Danny	Wanted to be a fireman
Vera	You don't think like that, not ambitious. Went to commercial college
Steve	Ended up going to college, but messed about

3. How did things pan out?	
Alf	Worked in a bakery and for Water Board
Jules	Working in a nursery, unhappy with work
Kayli	Fantastic family wise, lovely man. Money wise not great. Wanted my own home
Charlene	Not that way
Rox	Pregnancy, illness in children
Alison	Some bad partners, bipolar so unable to hold a job down. Grateful for where she is now
Rob	Did not finish school
Danny	Kids are everything, so having a family was good
Vera	Happy now. Would have done things differently. Was a single parent
Steve	Was always going to be a family man. His partner goes out to work. He couldn't earn as much and it would affect the tax credits, plus costs of child care

4. Sitting here today, for you and your family, what do you hope?	
Alf	A bit of an easier life. One son is doing well
Jules	New job, own home
Kayli	To be healthy and happy, university, more experience, not to struggle like mum, definitely to learn to drive
Charlene	Don't really know
Rox	Maybe starting own business. To be fit and healthy
Alison	That son does better
Rob	To keep getting by really
Danny	That the kids are happy and healthy and they become successful at something. And to move
Vera	Not asked
Steve	Wants to see the children grow up and be successful

5. Is this where you want to live?	
Alf	Like a bungalow, but say they are happy
Jules	No
Kayli	No. I've forgotten what it's like to live in a house. Neighbours pets smell
Charlene	It's alright living here, just the neighbours peeping
Rox	Not really
Alison	Likes the flat, but would love a garden. Currently under-occupying, but considering moving Nan in
Rob	It's alright
Danny	No
Vera	Yes. Would like a dining room, but that would be greedy
Steve	Yes

6. If yes, why?	
Alf	No answer, but think windows are draughty
Jules	N/A
Kayli	N/A
Charlene	N/A
Rox	N/A
Alison	Friendly neighbours. Partner would like another baby, a girl would mean a move
Rob	N/A
Danny	N/A
Vera	N/A
Steve	Safe for the children, like coming from poverty

7. If not, why not and where?	
Alf	N/A
Jules	ASB. Newton Abbot or Kingsteignton
Kayli	Within half an hour of mum
Charlene	The other side of town near school and family
Rox	Somewhere nice on the moor, or other end of town near schools and facilities
Alison	Would like a garden
Rob	Would not want to move from area
Danny	Exeter. More going on
Vera	N/A
Steve	N/A

8. What is stopping you from getting there?	
Alf	N/A - winning the lottery
Jules	Fear of losing security of social rented. Raising a deposit, though may inherit some money. On Homeswapper
Kayli	Homeswapper – having to find a direct swap, 2 cats
Charlene	No-one wants to swap
Rox	Finding somewhere as nice as current home with 4 beds
Alison	Not much hope. In rent arrears
Rob	N/A
Danny	Homeswapper
Vera	N/A
Steve	N/A

9. Can you see that changing?	
Alf	N/A
Jules	Only if inherits
Kayli	Hope so
Charlene	Do want to move, it's just taking time
Rox	Not really
Alison	In financial difficulty
Rob	N/A
Danny	Give it a year, then sell up and go private
Vera	Bringing up two little girls
Steve	N/A

10. What other significant events have you experienced?	
Alf	Having a family, grandchildren, illness
Jules	Tough life, break up of family
Kayli	Hysterectomy
Charlene	No answer
Rox	Could not answer, but trying to get son statemented, disappointment, being a young mum, birth difficulties
Alison	Financial difficulty
Rob	Got a forklift licence (says partner)
Danny	Death of wife, partner break-ups, homelessness, drug abuse, leaving the army
Vera	Comfortable as she is
Steve	Having the children and moving house (exciting)

11. To get you where you want to be, what would you personally need to do/achieve?	
Alf	N/A
Jules	Better job I'm happy in
Kayli	Would move tomorrow, cannot get social home so if could afford private rent
Charlene	Lost a lot of confidence, wait until the children are at school, get a job
Rox	Go back to school
Alison	Clear debt
Rob	Don't know, as doesn't know where he wants to be (talks about no opportunity for education)
Danny	Not asked
Vera	Comfortable and safe
Steve	Get a driving licence

12. What is important about your home?	
Alf	Safe, just home
Jules	Its mine
Kayli	(Ideal) dry and mould free, good location, good state of repair, garden, good neighbours
Charlene	Not asked
Rox	To be nicely decorated
Alison	The things and people in it
Rob	Kids.....and partner
Danny	As long as it's safe, gas and wiring
Vera	It was a lifeline
Steve	Being comfortable and happy, safe for the children and the dog, near a shop. Garden not too big

13. What is important about social housing?	
Alf	Terms are good, repairs are good and prompt
Jules	Grateful for the opportunity
Kayli	Pull cords for the disabled, repairs, problems with neighbours sorted. Can't fault our landlord
Charlene	That everyone's needs are met. Annoying that people who have not had babies yet get housed
Rox	Don't know
Alison	Be on the streets without it
Rob	Don't know
Danny	Don't know. Earlier answer mentions safety-net, can't be sold off or moved out
Vera	Everything's been alright, I don't know how to answer that
Steve	Benefits are there for everyone to be told about. Rent is still cheaper than private (Steve is on an affordable tenancy)

14. What rights and protection do you think tenants should have?	
Alf	Happy in that respect
Jules	To live peacefully, attacked by tenant upstairs
Kayli	Protection if you have a problem with a neighbour, but need feedback on what was said
Charlene	Don't know
Rox	Talks about unwarranted complaints from nearby private owners, speed of local traffic and safety for children
Alison	Not asked
Rob	Not asked
Danny	Don't know
Vera	Everything's been alright, I don't know how to answer that
Steve	Don't know. We know who to ring if we are getting hassle

15. Some social tenants today are on a 5 year tenancy, if they pass an earning threshold or their family has grown they might have to leave. If that were you, what would you think?	
Alf	You could pay less council tax
Jules	Good idea, people take social housing for granted
Kayli	Worried because cannot afford private rent. Understands why they are doing it. If you are under occupied then get out, all for that
Charlene	In a way it's good. Heartbreaking for older people. It would be different if you didn't have all those kids or you didn't feel you needed the space
Rox	Good idea, make homes available for overcrowded families. Understand people might not want to if they made their home nice
Alison	Would have to look into it, but not bothered
Rob	Probably be happy with that. Better than a six month lease
Danny	A good idea, because they don't need it. Tell them to downsize and give it to people that need it
Vera	There is a need for three bed houses. How terrible to be turfed out and have to get rid of precious things. The joy of downsizing (Vera was paid a downsizing bonus)
Steve	It is a really good idea. All that would concern me is what would happen after five years.

16. You say you are not happy here/in social housing, what would have to happen for you to be able to move? What is stopping this from happening? Or next question	
Alf	Win the lottery
Jules	Security, cost
Kayli	Unable to find a swap
Charlene	If you could guarantee to find somewhere they would guarantee they wouldn't sell
Rox	Finding somewhere
Alison	Not asked
Rob	N/A
Danny	Finding somewhere
Vera	N/A
Steve	N/A

17. You say you would like to stay, would you still if the rents were the same as for private tenancies?	
Alf	Would not be able to afford
Jules	Would not be able to afford
Kayli	No
Charlene	N/A
Rox	N/A
Alison	Wouldn't be able to afford it
Rob	Could not afford – would rather take somewhere older and cheaper
Danny	N/A
Vera	It would be up to you to decide what is better value. Council homes are built to a better standard and better repaired. Private landlords can be unscrupulous
Steve	I don't know

18. (Children, if older) Where do they live? What type of housing?	
Alf	Two at home, one in owner/occupier
Jules	N/A
Kayli	N/A
Charlene	N/A
Rox	N/A
Alison	N/A
Rob	N/A
Danny	N/A
Vera	Private (mortgage)
Steve	N/A

19. Are you affected by the incoming rules on benefits ('bedroom tax' and benefits cap)? How will you be affected and what will you do about it.	
Alf	Won't be affected
Jules	No benefits
Kayli	A good idea, there's a lot of spongers
Charlene	I don't know. Nothing you could do about it
Rox	Hope not, would have to lean on dads. Two children have the same dad, but he has a number of children elsewhere
Alison	Would be affected, would not be able to afford it
Rob	Not aware, but think they are fair when explained
Danny	Gets a review every year. They say your rent's gone up and your DLA's gone up
Vera	No
Steve	No

20. Or, if not affected: What do you think about it?	
Alf	Think people on benefits drink and take drugs. Believes there is a high degree of fraud, shows an example in the national press
Jules	Good idea, make people downsize
Kayli	People tend to live within their mean. Hopefully it will make the last people get off their backsides
Charlene	N/A
Rox	Not asked
Alison	N/A
Rob	Think under-occupying is greedy
Danny	Not asked
Vera	Not asked
Steve	Not asked

21. What is your next big priority?	
Alf	To carry on as they are
Jules	Not asked
Kayli	Get in to work, part time. Be happy for a change, not to worry about money
Charlene	Don't know, just keep looking for the right house
Rox	Doing the garden
Alison	Clearing debts
Rob	Just the kids
Danny	Sort out health, stop smoking, move
Vera	Daughter's wedding
Steve	Getting the house sorted, decorated and carpeted

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